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ABSTRACT

Published four times a year by the Texas Junior College Teachers Association (TJCTA), this newsletter discusses events affecting Texas Junior Colleges and their faculty, chronicles the efforts and activities of the TJCTA, and provides a forum for discourse on topics in community college education. Most of the September 1993 issue is devoted to an analysis of Texas's Optional Retirement Program/Tax Deferred Annuities, providing information on selecting a tax-deferred program, types of investment programs, strategies for investment, managing funds, investment return on fixed-annuities, assessing costs, and safety and reliability of insurance companies. The December 1993 issue contains an interview with Texas State Senator John Montford on educational funding; "The Virtual Library and Equal Access," by David Drake; a table showing 1993-94 base salaries for faculty by college and years of service; "Reminiscing," by Robert W. Wylie, an account of a community service writing class for older adults; and data on compensation and utilization of part-time instructors by college. The January 1994 issue is the program for the TJCTA annual convention, focusing on the theme of "Strength in Diversity." The April 1994 issue announces the adoption of a common course numbering system for the state's community colleges and every public senior institution except one. Also included are "Tran's Story--And Ours," by Scott Nelson, about a professor's work with a Vietnamese student; "Counseling Services and Advising Functions: A Case for Separate Identities," by Mary Forbes and Joe Rode; and "Study Indicates Job Placement Rate Remains Constant." (KP)

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VOLUME XXV SEPTEMBER 1993 NUMBER 1

COLLEGES ESCAPE MAJOR FUNDING CUTS

Texas higher education advocates came away from the 73rd session of the Texas Legislature both frustrated by the lack of progress the state has made to provide adequate funding for its public colleges, and relieved that the session did not bring the severe cuts many had earlier predicted. Proposals to reduce the state contributions to the Optional Retirement Program and Higher Education Employees Insurance Program were rejected, and total state appropriations to two-year colleges were increased approximately seven percent over the preceding biennium. But with large student enrollment increases expected—as many as 40,000 to 50,000 new students statewide—that budget increase will be sufficient only to maintain current services.

Budget Appropriations

The $70.1 billion state budget approved by the Legislature includes significant increases for such programs as prisons, public schools, and health and human services. Driven by court orders, lawsuits, unfunded federal mandates, and a public sentiment demanding "no new taxes," the Legislature struggled to meet growing demands for state services with increasingly limited resources. Sen. John T. Montford, co-chair of the House-Senate conference committee which negotiated the final budget agreement, said of his committee's work, "It's a frugal budget, but it's a responsible budget."

TJCTA State President Marilyn J. Lancaster testified more than a dozen times to committees of the Legislature. In her testimony before the Education Subcommittee of the House Committee on Appropriations, Mrs. Lancaster exhorted legislators to "reaffirm the mission of Texas two-year colleges by giving them the financial support which is essential to the continued growth and prosperity of our state."

Marilyn J. Lancaster

Higher education received greater funding than most observers expected when the session began last January. The omnibus appropriations bill agreed upon by the conference committee is 11.6 percent higher than the 1991-93 budget of $62.7 billion. Funding for higher education will reach nearly $6 billion in the coming biennium.

A significant portion of higher education appropriations will be devoted to the "South Texas Initiative," a state aid pack-

(Continued on page 4)

CONFERENCE PLANNED FOR FACULTY LEADERS

John T. Montford

Frank W. Hill

John M. Rogers

John E. Pickelman

Kenneth H. Ashworth

David C. England

The fourteenth annual TJCTA Conference for Faculty Leaders will be held Friday and Saturday, Oct. 8-9, at the Wyndham Southpark Hotel, in Austin. The conference will begin with an informal reception at 7:00 p.m., Friday. Saturday activities will begin at 8:30 a.m., with registration and refreshments. Adjournment is scheduled for 2:30 p.m., Saturday.

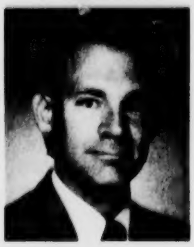
Keynote speaker for the conference's opening session will be State Sen. John T. Montford (D-Lubbock), who will discuss "Legislative Issues Affecting Higher Education." After receiving his Bachelor of Arts and law degrees from the University of Texas at Austin, Mr. Montford served three years in the office of the judge advocate general for the U.S. Marine Corps. He was elected to the Texas Senate in 1982. Sen. Montford chairs the powerful Committee on Finance. In each of the last three legislative sessions, he was named to *Texas Monthly*'s "ten best" list of Texas legislators.

The second session will feature a discussion of "Current Legal Issues Affecting College Faculty," by Frank W. Hill and John M. Rogers, attorneys with the firm of Hill, Heard, Gilstrap, Goetz & Moorhead, in Arlington and Chicago. Founded in 1972, the firm now includes 30 practicing attorneys, several of whom are recognized as specialists in legal matters involving rights of teachers. Mr. Hill holds the Bachelor of Arts degree in English, with honors, from the University of Texas at Arlington. He received his law degree, also with honors, from Southern Methodist

(Continued on page 4)

PRESIDENT'S MESSAGE

Welcome back to the 1993-94 school year! I hope you had an enjoyable summer and are returning rejuvenated and re-energized for a productive year.



Last spring's legislative session left little doubt about the severity of the state's budget crisis. Prisons and public education dominated the budget talks as lawmakers struggled to balance the state budget without raising taxes.

In the end, however, it appears community, junior, and technical colleges fared comparatively well. In the final appropriations bill, two-year colleges received funding at a level to maintain current services.

Other important legislative developments included:

- A 10 percent increase in state appropriations for all four levels of employee health insurance coverage for each year in the next biennium, an amount expected to cover at least a portion of an anticipated increase in premiums;
- A state mandate that the December 1992 salary increase be made a part of the permanent salary schedule for current employees;
- Creation of a Council on Workforce and Economic Competitiveness, expected to have a major impact on two-year college vocational-technical programs.

Legislative initiatives which failed included:

- Proposals to reduce state contributions to the Optional Retirement Program (ORP) and the Teacher Retirement System (TRS). These proposals were rejected and state funding for both retirement programs continues at 7.31 percent. A recommendation to phase out the Optional Retirement Program was also rejected.
- A proposal for the "downward expansion" of the University of Texas at Tyler.

On 12 separate occasions, TJCTA representatives presented formal testimony on these and other matters affecting Texas two-year colleges. Countless hours were spent monitoring committee and subcommittee deliberations and visiting privately with legislators. We are all greatly indebted to Marilyn Lancaster's efforts on our behalf. She was an articulate and eloquent spokesperson for community, junior, and technical college concerns. Her tireless work representing TJCTA is greatly appreciated.

The 14th annual TJCTA Conference for Faculty Leaders will be held in Austin at the Wyndham Southpark Hotel, Oct. 8-9. The conference is open to all interested TJCTA members. An excellent program has been planned by a subcommittee of the Professional Development Committee, and I urge all interested persons to attend. I hope to see many of you there.

The highlight of the coming year will be the 47th annual TJCTA convention, at the Marriott Rivercenter Hotel in San Antonio, Feb. 24-26, 1994. Convention speakers, section meetings, and other events are currently being planned for your enjoyment and professional growth. Although expenses will be noticeably higher in San Antonio than other convention sites, the city has a deserved reputation as the finest convention city in Texas. So start saving now! Make your reservations and travel plans early (a hotel reservation form appears on page 23), as hotel accommodations typically fill up rapidly in San Antonio.

We have a challenging year ahead, particularly in our membership drive. Last year TJCTA set an all-time enrollment record of 6,324 members. I believe we can set a new record again this year, for the fifth consecutive year. Please join—or rejoin—TJCTA! We need your support and membership to continue our effective representation of community, junior, and technical college interests. TJCTA must send a forceful message to policy makers that community and technical colleges are among the best investments in the future that Texas can make. TJCTA needs your support to continue its efforts.

Brian Dille

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee encourages individual members and campus faculty organizations to submit ideas and suggestions for proposed resolutions to be considered at the 1994 convention at the Marriott Rivercenter hotel, in San Antonio.

Suggestions should be received by Feb. 1, 1994, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 24, 1994, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Ellen H. Brennan, Chairperson
TJCTA Resolutions Committee
San Antonio College
1300 San Pedro Avenue
San Antonio, Texas 78212

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 South MoPac Expressway, Building I, Suite 410, Austin, Texas, 78746–5747. Authors should retain copies of their manuscripts for their files.

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September 15, 1993

To the Members of the Texas Junior College Teachers Association:

For more than 20 years, it has been the privilege of this firm to represent the Texas Junior College Teachers Association. During that time many issues have arisen which required sound judgment, dedication, courage, and integrity on the part of your leaders. Events during the last legislative session tested--and confirmed--the professionalism and good character of your organization. Because of numerous gross distortions and egregious untruths relating to actions of your leaders during the 1993 legislative session, we are taking the extraordinary step of writing to share our comments and observations concerning some of the events of recent months.

Two bills, particularly, were brought before the Legislature which were ill-conceived and potentially harmful to faculty in Texas two-year colleges. We strongly recommended to your officers that your organization oppose these bills for the good of its membership. Your Executive Committee accepted our recommendations and worked effectively against the legislation.

House Bill 2442 (a so-called "faculty rights" bill) was, in our judgment, fundamentally flawed in concept and design. The bill failed to confer or enhance essential rights for faculty members and represented, instead, a significant diminution of due process rights already firmly recognized in federal and state case law. I met--with several TJCTA representatives--with the House and Senate sponsors of the "faculty rights" proposal. After those meetings, an aide to the Senate sponsor called our office and expressed agreement with our position. He stated that the Senator would not proceed with his version of the bill but instead would work to change the House bill to address our concerns. Subsequently, the House sponsor agreed that TJCTA concerns were valid and informed TJCTA leaders on April 28 that he would not seek passage of the bill during the current legislative session.

House Bill 1535, which would have prohibited colleges from "directly or indirectly" requiring or discouraging faculty membership in an organization, presented serious constitutional problems. First, college officials have the right to express opinions on matters covered by the bill (whether or not we agree with those opinions). The vague language in the bill would have compromised that right. Too, intentionally or otherwise, the legislation could have been construed so as to prevent institutions from encouraging faculty to join the so-called "scholarly societies," such as the American Psychological Association or the Texas Nursing Association, or from promoting faculty membership and involvement in local campus faculty associations. A third objection to the bill lay in our suspicion (confirmed by the bill's proponents) that the legislation was simply an effort by another organization to enhance its membership to the detriment of TJCTA. Correctly, we believe, your Association leaders felt it was inappropriate to involve the Legislature in an inter-organizational rivalry, and they felt, also, an obligation to defend TJCTA against this brazen political threat.

Finally, I should comment on your Association's actions regarding House Bill 1484 (providing for payroll deductions for organizational dues). TJCTA leaders expressed support for the bill in the House. In the Senate, however, the Committee on Education adopted a crippling amendment (said to be "acceptable" to the Senate sponsor of the bill) barring organizations from spending funds raised through payroll deductions for purposes of lobbying or litigation. I believe it is safe to assume that even the bill's main proponents would have opposed the bill in its amended form.

While this legislative session presented serious challenges both to TJCTA and higher education in general, we were pleased to be associated with TJCTA in these important matters. Be assured that your organization's leaders conducted themselves with dignity and integrity through a long and difficult session of the Legislature. We especially commend Mrs. Marilyn Lancaster for her diligence and hard work on behalf of educators in Texas two-year colleges.

Sincerely,

Hill, Heard, Gilstrap, Goetz & Moorhead

Frank W. Hill

CONFERENCE PLANNED FOR FACULTY LEADERS

(Continued from Page 1)

University. Mr. Rogers received his bachelor's degree from Baylor University and his law degree from the University of Arkansas.

Speaker for the conference luncheon session will be John E. Pickelman, chancellor of the North Harris Montgomery Community College District. Dr. Pickelman earned the Bachelor of Arts degree from Albion (Michigan) College, the Master of Arts degree from the University of Missouri at Kansas City, and the Ph.D. from the University of Texas at Austin. Prior to his appointment in 1991 to his present position, Dr. Pickelman served as president of Galveston College (from 1983 to 1991) and held various administrative posts in the Dallas County Community College District. In his conference remarks on "The Faculty Role in College Decision-Making," Dr. Pickelman will discuss a chancellor's perspective on elements necessary for effective faculty participation in the decision-making process.

The afternoon discussion, entitled "Performance-Based Funding: Could 'Merit Pay' for Colleges Work?" will feature Kenneth H. Ashworth, Texas Commissioner of Higher Education, and David C. England, Vice President for Institutional Effectiveness at McLennan Community College. Dr. Ashworth is a Phi Beta Kappa graduate in economics from the University of Texas at Austin. He received his master's degree in public administration from Syracuse University and his Ph.D. from UT-Austin. Dr. Ashworth has been commissioner of higher education since 1976. Dr. England holds BA and MA degrees from the University of Texas of the Permian Basin and the Ed.D. from Texas A&M University. He joined the McLennan Community College administrative staff in 1991.

Dr. Ashworth and Dr. England will offer remarks on the concept of state funding for colleges based on "performance measures." This discussion will be followed by questions and reactions from Cynthia M. SoRelle, McLennan Community College (chair of the TJCTA Professional Development Committee), and Scott A. Nelson, Kingwood College, TJCTA president-elect.

TJCTA State President Brian Dille has sent letters to leaders of faculty organizations inviting them to participate in this year's conference. In his letter Dr. Dille said, "The major purpose of the annual conference is to contribute to an improvement in the effectiveness of local faculty organizations at two-year colleges in Texas. We believe every faculty group can benefit from having its leaders attend the meeting."

While designed primarily for leaders of local faculty organizations, the conference is open to all interested TJCTA members and faculty leaders. Conference registration should be completed by Oct. 5, through the TJCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, 78746 (or call toll-free, 1-800-288-6850). Hotel accommodations, at $76 for single or multiple occupancy, may be reserved by contacting the Wyndham Southpark hotel directly, at Area Code 512, 448-2222. A $30 registration fee, payable on arrival at the conference, will cover the Friday evening reception and lunch and refreshment breaks on Saturday. ☆

MAJOR BUDGET CUTS AVERTED BY COLLEGES

(Continued from Page 1)

age which provides $352.4 million in bonds and $65.4 million in special appropriations to institutions in a 41-county area in South and West Texas. This funding program is largely the result of a lawsuit brought against the state by the Mexican American Legal Defense and Education Fund, or MALDEF, which charged that the state did not adequately fund higher education in that region.

Under legislation sponsored by Sen. Eddie Lucio (D-Brownsville) and Rep. Roberto Gutierrez (D-McAllen) the Texas State Technical College extension in McAllen is being converted into the South Texas Community College. Voters in the college's service area, covering Hidalgo and Starr counties, must approve a taxing district to support the college before 1996. Until that time, the college will receive funds that would have been appropriated for the TSTC extension campus.

South Texas Community College will offer academic and technical courses. Rep. Gutierrez said the new college "will bring the best of both worlds: high tech education ranging from robotics to computers, and the solid foundation for associate of arts degrees."

Insurance and Retirement

The legislature included funding to continue contributions to the Teacher Retirement System at the current rate of 7.31 percent. The state contribution to the Optional Retirement Program will also continue at 7.31 percent, with the option given to each institution to supplement the state contribution with "local or other funds" to the level of 8.5 percent.

Funding for the Higher Education Employees Insurance Program will allow the state to cover at least a portion of an expected increase in premiums. Reflecting the Senate-passed appropriations bill, the final funding measure will increase the state contribution by ten percent each year of the biennium.

Downward Expansion

Legislators again this session struggled with the issue of downward expansion of upper-level institutions. Early in the session Rep. Ted Kamel (R-Tyler) sought the downward expansion of the University of Texas at Tyler. Mrs. Lancaster testified on behalf of TJCTA against this effort, saying, "Our association believes that by expanding the University of Texas at Tyler the state will spend its limited higher education funds to duplicate existing programs." The language of the bill was later changed to encourage partnership agreements between upper-level universities and community colleges.

In a legislative effort led by Sen. Judith Zaffirini (D-Laredo), Laredo State University received authorization to convert from an upper-level institution to a component of the Texas A&M University System. The school will be allowed to offer freshman and sophomore classes in the fall of 1995.

Performance Funding

Omitted completely from the Senate version of the appropriations bill, the issue of performance funding of higher education did find its way into the bill finally agreed upon by the conference committee. As finally passed, performance measures would be used to allocate state dollars to institutions beginning in 1995. Performance measures include minority retention, course completers, credentials awarded, and successful remediation. While it is still less than certain whether it will ever actually be used as a funding mechanism, performance funding has not gone away, and will continue to be an important issue in legislative sessions to come.

The Legislature also passed a bill which adds two "purposes" to the statutory responsibilities of community and junior colleges. These new responsibilities are the offering of work force development programs and adult literacy programs. This legislation was introduced by Sen. Bill Haley, D-Center. Sen. Haley is Vice Chair of the Senate Committee on Education.

Also adopted was legislation introduced by Sen. Gregory Luna, D-San Antonio, to prohibit a former junior college board member from being appointed to a position in the district for a minimum of one year after the board member's service on the board ends. ☆

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Editor's Note: Under special arrangements between TJCTA and the Texas Association of College Teachers (TACT), publication rights to the annual TACT study of Optional Retirement Programs and Tax Deferred Account investments were acquired by TJCTA. Results of the TACT analysis appear on the following pages of this issue of the *Messenger*. TACT assumes responsibility for the accuracy of data reported in the study. This year's study was conducted by TACT officials, based largely on prior research and writing by the late Frank L. Wright, former TACT Executive Director. Prior to his death in May 1993, Mr. Wright served as special consultant to TJCTA on retirement issues.

Analysis of Possibilities for ORP/TDA

Makes Big Difference

You have probably heard it said that the purchase of a home will be the most important financial decision you may ever make. But, in truth, the value of your retirement program, including Optional Retirement Program (ORP) or Teacher Retirement System (TRS), social security, and other possible savings, will greatly exceed the value of any home or building you will ever buy.

A faculty member, for example, entering the profession at age 30 and at an average salary of about $30,000 can achieve an ORP value of $2.1 million by age 65. (This figure assumes salary increases of 5% per year, continuation of present rate of contributions, and deposit into an account compounding at 8% annually.) Even more startling is the fact that this figure would increase by more than half a million dollars—$561,084, to be exact—if this faculty member could raise the performance just 1%, to 9% compounding for this period.

Have you paid attention to your ORP investment recently? Or have you considered supplementing TRS or ORP with a flexible TDA investment? Small differences at this time can make a major difference over the long haul. This article is designed to stimulate you to consider this matter and to help you make sound decisions about placement of ORP and/or TDA savings.

In Your Interest

Everyone employed by a Texas public college or university has a potential interest in the information presented here. Persons using ORP as their official retirement will want to use this information to assure themselves that they are utilizing the best possible vehicle for their purposes. All others are qualified to make additional savings in a tax sheltered form by utilizing these same products. They should plan to use one of these programs if they are able to save systematically in any regular amount and can afford to put savings away until they reach age 59½.

Saving "before tax" dollars is nearly always advantageous because the savings on current taxes are put to work earning tax deferred dollars for future use. Withdrawals when taken at or before retirement will be taxable as regular income, but the extra earnings made by dollars that otherwise would have been paid in taxes plus the tax sheltering of all earnings or growth in the meantime will nearly always add up to more than taxes due on withdrawal. Regulations about withdrawing funds from TDA make it desirable to use this vehicle for planned expenditures to take place after you have reached age 59½. Prior to that age, withdrawals are restricted to death, disability, and certain financial hardships, with the latter having a 10% penalty in most cases.

The amount you can save by salary reduction, in addition to ORP and TRS, is determined by a calculation called "Maximum Exclusion Allowance," and your college or university probably has an approved way of calculating this amount. Using a formula which includes current salary (with some adjustments), years of service, previous tax sheltering (ORP, TDA, and deferred compensation), and, for those in TRS, a prorated portion of projected retirement benefits, the calculation determines the amount which now can be deferred through a salary reduction agreement between you and your employer. For those in TRS, the formula can allow up to 18% of salary for "before tax" savings, while ORP participants are limited to a lesser percent of salary (ranging from 3 to 7%). Very high salaried ORP participants, in fact, may be unable to do any tax deferring beyond the 15.15% of salary already going into ORP. For persons nearing retirement or who have not previously used tax deferral, special calculations allow amounts in excess of the above estimates.

These same products can be used for other tax deferred savings—IRA, Keogh or HR10, 401(k) deferred compensation plans—but the 403(b) program is preferred for most faculty under the 1986 tax law. Persons with self-employed income from royalties or writing or consultation should, however, use some version of the Keogh plan for self-employed income in addition to the 403(b) program.

Evaluating Products

All of the products discussed herein are technically known as 403(b) programs (after IRS Code section) but common names are TSA (Tax Sheltered Annuity), TDA (Tax Deferred Annuity or Account), or Salary Reduction Account. In these articles the term TDA will be used to designate all vehicles for use under 403(b)—Fixed Annuities, Variable Annuities, Direct Investment in Mutual Funds, or Custodial Accounts.

Since IRS now allows a nontaxable transfer from one vehicle to another, since most colleges provide for changing vehicles for ORP and TDA at least annually, and since most companies will cooperate in transferring accumulated funds, no faculty member, librarian, or other qualified participant needs to remain locked into an inferior program.

Companies Included

Every company writing any significant number of ORP/TDA programs in higher education in Texas was invited to submit information for this presentation. All which supplied complete information are included.

If the company holding your TDA or ORP is not included, chances are that its product is out-of-date and being revised, and you should check with your company. Products not included should be tested by these same criteria and scrutinized carefully.

Not all companies or products listed in this study will be available at every college—in fact, some institutions may offer a very limited number of possible choices. Spurred in part by a report from the State Auditor's office in 1991, a number of systems and institutions are considering reducing the number of authorized companies. Problems with that effort are that criteria for determining which companies will be authorized are difficult to develop, and that some freedom of choice has become deeply ingrained in the Texas system through the years since 1967. If some products in this study appeal to you but are not available at your institution, check with your personnel department to see what can be arranged.

Thanks to Participants

TJCTA appreciates the cooperation of all companies supplying information for this study. Over the years this study has become widely accepted and used all over the nation, but still maintains its primary purpose of assisting faculty in Texas colleges and universities. It is made possible by the cooperation of these companies.

Selecting a Tax Deferred Program: Factors to Consider

How are you to choose which product to use in your own ORP and/or TDA? When should you change from one program to another? What questions should you ask yourself? A salesperson? A professional financial planner? These are legitimate and confusing questions; and, unfortunately, there are no simple answers. The balance of this presentation is devoted to helping you evaluate alternatives. Offerings of over 50 companies are described in the following pages, and a serious effort has been made to deal with this very complex subject in a relatively simple, understandable way.

If it were possible to predict with certainty the long-term financial and investment results of any product, then selection would depend almost wholly on this factor. Unfortunately, such prediction is not only impossible, but is dependent on many unforeseeable possibilities. It is further confused by various claims and counterclaims used by companies to assert an apparent advantage. Maximum return depends on a number of interdependent factors, most important of which are: (1) choice of investment vehicles; (2) performance of that vehicle in any given segment of time and over a long time; (3) settlement alternatives at retirement and annuity rates available then; (4) adaptability to changing circumstances; (5) costs and charges assessed.

Since prediction of maximum return with any certainty is not possible, other factors assume considerable importance in evaluating choices. Among these are: (1) transferability and flexibility without undue expense; (2) guarantees offered; (3) security and reliability of the company; (4) services offered and performed; and (5) concurrence with your personal preferences concerning risk tolerance and attention to financial matters.

Each of these factors will be considered in subsequent pages.

Maximum Performance

Since actual performance among different plans can be compared only after the fact, any attempt to compare products based on past and current data is necessarily limited as to its predictive capabilities about future performance. Salespersons may make many predictions. Consider them all with some skepticism and insist that they be put into writing. You may be surprised at the decrease in certainty when you ask the salesperson to put it in writing.

Kinds of Programs

Fixed and Variable: Two primary kinds of investment vehicles are offered by many insurance companies listed herein—Fixed Annuities and Variable Annuities, or some combination of the two. Payments and investments into the Fixed portion are placed in bonds, mortgages, and debt instruments in which your money is loaned out to earn interest until returned as certain dollars at a future date—hence the name "Fixed Account." Payments and investments into the Variable portion are used to purchase bonds or stocks issued by businesses, industries, or governments through careful selection and diversification by management to achieve the purpose of the account as stated in the prospectus. Dividends and gain/loss in market value are represented in the unit value, which will change periodically, each day in most instances—hence the name "Variable Account."

Many of the companies offering variable programs offer two or more investment vehicles within the variable account, allowing free exchange between funds with differing objectives. See Table 1 for information on the variety of opportunities offered by each company.

An even more varied and self-directed investment has been allowed by law since TJCTA helped pass legislation in 1981, and is now becoming available more widely in colleges and universities. This possibility allows direct investment into mutual funds without going through an insurance company's annuity vehicle. Placing your ORP or TDA in a family of mutual funds allows free transfer of accumulations, often by a telephone call, among a wide variety of investments and thus provides a wide range of opportunities to adapt to changing objectives and economic conditions. Read the article on page 15 for more information.

Strategies for Investment

Three major strategies are employed by varying numbers of persons in seeking satisfactory results with their ORP/TDA programs. Each of these has some factors to recommend it and other factors which limit its value. They are:

1) *Stay with Fixed.* Probably the strategy most used is to purchase fixed annuities and just stay in the fixed type of investment. The comfort level in this strategy is rather high, not necessarily because the results are always good, but because the threats to such a plan are rather obscure and do not thrust themselves upon you. The major problem with this strategy is that inflation eats away at fixed dollars with a relentless attack, making it uncertain whether you are gaining or losing purchasing power, both during the accumulation period and after retirement on a fixed dollar income. The other problem concerns the reliability and dependability of the insurance company with which you are dealing. Fixed annuities are wholly dependent on the general fund of the company, and can be wiped out entirely or greatly reduced if the company goes bankrupt or goes into receivership. (Read the additional article on "Safety and Reliability of Insurance Companies" on page 14 for more information on this subject.) Flexibility in such a strategy is generally limited only to a choice of companies and of settlement options, and thus is not adaptable to changing circumstances and conditions in this volatile world.

2) *Stay with Growth Fund.* Another strategy is to select a good, solid growth oriented mutual fund or variable annuity and hold it through the ups and downs of the market. All studies indicate that such funds have outperformed fixed alternatives in almost all five or ten-year periods in the last 65 years, even though they have fluctuated in value decidedly within those periods. When you are purchasing shares on a regular monthly basis as is the case in either ORP or TDA, you do not mind serious drops in value because, through the "magic of dollar cost averaging," you will get more shares when prices are down and thus increase the multiplier for an enhanced value sometime in the future. As one approaches retirement, however, this instability of value becomes a serious matter, and one will seek a less volatile location for funds at that time. Flexibility is generally maintained in such an investment, and while you are dependent on the company for management expertise, the value of your investment depends on the stocks or bonds owned, not on the stability of the company.

3) *Managing Among Types of Investments.* By choosing to utilize a company which offers several variable accounts or a group of funds, at least one of which is similar to a fixed account, you have the opportunity to direct your purchases toward Fixed or Variable and/or shift your accumulated assets from one type of investment vehicle to another. Thus you can adjust to economic conditions, trends in financial markets, changing needs, and changing attitudes toward risk on your part. This strategy offers the most adaptability and flexibility, the possibility of the greatest return (although if you mess it up, your return can be quite miserable), and the greatest

independence from company vagaries. Responsibility, however, centers on your own decisions and thus removes the ease with which poor performance can be blamed on others.

Managing Funds

Utilizing the capacity to manage funds in this manner can make a marked difference in the end result of your retirement accumulation. Variable accounts and growth-oriented funds can (and did in 1982, 1985, 1989, 1991 and 1992) gain 20%, 30%, and more in a single year. On the other hand, such accounts can (and did in 1981, 1984, 1990 and 1992) lose as much as 5% or 15% or more in a single year. To take advantage of substantial gains in Variable or growth funds in some years and then to preserve this gain (and avoid losses) by staying in Fixed or Money Market funds in others can be very beneficial and produce results not available in a single-purpose product.

Exercising these sorts of choices to your advantage is not a simple matter, especially since you have to react just about opposite to the general trend of the time. That is, when the stock market is flying high and everyone wants in, you get out and move some or all of your accumulated assets to a stable fixed type investment. On the other hand, when the market is low and everyone is complaining, you change your purchases to a variable type investment and/or shift all or part of your accumulations from fixed type to variable type. If you instead follow the general trend and move to Variable when the market is flying high, and then desperately move to Fixed when the market has been low for some time, your end result will be terribly disappointing. Nevertheless, you stand to benefit substantially from having this ability and exercising it judiciously two or three times a decade.

It Can Be Done!

Use of any such varied offerings requires financial understanding and management decisions which may be burdensome for many faculty, and there is no guarantee of success! Many people say "you can't outguess the market" and thus advocate avoiding it. The procedures recommended above do not suggest trying to get the last ounce out of a market rise or to avoid the last bit of a market fall. They suggest simply responding when it is quite evident that the market (for stocks or bonds or certain kinds of mutual funds) is clearly high or clearly low. Remember that money held as fixed dollars is losing value in times of inflation. No long-term savings program is without risk—investment risk and/or inflation risk. For any person already informed about financial matters or willing to learn, having choices of varied types of investments and the ability to shift among them is a distinct advantage and a valued privilege in ORP/TDA.

INVESTMENT RETURN ON VARIABLE PRODUCTS

Accurate comparison of variable performance is complicated because data from company to company may not be comparable, because strength in one economic period may imply weakness in another, and because different annuities or funds have different avowed objectives. In spite of problems in evaluating and predicting performance of variable products, and because of demonstrated capacity to make substantial gain in some periods, you probably ought to have variable products available for use as suggested in the previous section.

At least six kinds of investments are available from many "multiple choice" variables or mutual fund groups, often with easy transferability among choices available within any one company or fund group.

Briefly described, these kinds of investments are:

1. *Money Market Funds*: Invested in short-term debt instruments, some restricted to government issues; maintains a constant share value; produces a return slightly above that of most bank money market funds; generally maintains an unchanging value and thus operates much like the Fixed portion of an annuity.

2. *Bond Funds*: Invested in longer term corporate and/or government bonds; value fluctuates with interest rates, rising when interest falls and falling when interest rises; produces a fairly constant dollar return fluctuating around that of current interest in fixed annuities.

3. *Common Stock Funds*: Invested in a selection of stocks chosen to produce dividend income and modest capital growth; value fluctuates up and down more or less in line with general stock indices; produces a return which also varies with economic conditions; includes funds often referred to as "equity income" or "income and growth" funds.

4. *Growth Stock Funds*: Invested in stocks of younger companies or new and developing industries selected to produce major capital growth over a longer period without much regard to current income; value fluctuates widely and risk is high along with potential for major increases over time; includes for our purposes investing in stocks of overseas companies, in precious metals, or in real estate.

5. *Balanced Funds*: Invested in mixture of bonds and conservative stocks with purpose of income and capital preservation; value fluctuates within relatively limited range; produces a return usually falling somewhere between stock and bond funds.

6. *Managed Funds*: Invested solely at the discretion of professional managers in a wide range of possible investments (stocks, bonds, money market instruments, or other types of investments) without direction from the participant, but designed to achieve the stated objectives of the fund over the long term; value and return will vary greatly with the objective and the management. You are reminded that all mutual funds are managed, but most are managed within designated type of investment (such as growth stocks), whereas these "managed" funds have very broad discretion.

Table 1 Described

Table 1 shows the number and types of funds offered by each company that offers a variable annuity or a family of mutual funds. You will note that the range is from some insurance companies which offer only one variable investment opportunity to one funds company offering 32 different choices and to two custodial plans offering all of the 3000+ mutual funds in the nation. Some offer funds in each and all of the six categories listed above, while others limit their offerings to only a few types of funds.

Records of Performance

Performance records for most funds which reported five or more years experience are provided in Tables 2-A through 2-F, shown on pages 12-13 in this issue. The funds are listed within the six categories of funds just described in alphabetical order by company. Performance is expressed as a percentage of cumulative total return (all dividends and capital gains or losses included) for 1992 and for the three, five, and ten year periods ending December 31, 1992. This is supposed to be the percentage of increase/decrease to each dollar invested in that fund for the whole period shown. Internal costs of operation are reflected in these results, but sales charges and non-periodic charges are not included.

The final column gives the dollar result of adding $200 per month to the fund for the 5-year period from January 1, 1988 to December 31, 1992. This result is supposed to include all costs involved in buying the funds and paying fees, and therefore reflects full costs more accurately than the 5-year percentage figure does. The charges made by each company are recorded in Table 5, on page 14. Thus, the percentage figures provide a straight measure of total performance of money already in the account, while the final figure shows the influence of sales charges, dollar-cost averaging in a changing market, and other factors.

The figures in the columns marked with "*r*" following each titled column give the ranking by performance among the funds reporting on that particular element, with "1" designating best performance for the period and on down the line.

Some characteristics of various types of funds become evident from study of these performance tables. Money Market funds show a consistent but modest gain, with 1992 one-year returns down significantly from

TABLE 1 — VARIABLE CHOICES

Company	*Total*	*M.Mkt.*	*Bond*	*Stock*	*Growth*	*Bal'ncd*	*Mngd*
Aetna	5	1	1		2		1
Am. Fidelity	1			1			
Conn. Mutual	4	1	1		1	1	
Equitable	**4**	**1**		**1**	**1**	**1**	
Fidelity Stand.	**5**	**1**	**1**	**1**	**2**		
Gr. Am. Reserve	**4**	**1**	**2**	**1**			
Great West	6	1	2		2	1	
Horace Mann	4	1	1		1	1	
IDS Life	6	1	1		3		1
Jefferson-Pilot	**3**	**1**	**1**		**1**		
Kemper Inv	**6**	**1**	**2**		**2**		**1**
Lincoln Nat'l	**8**	**1**	**1**		**4**		**2**
Metropolitan	7		1	1	3		2
Mutual of America	12	1	4	1	4	2	
Mutual Of NY	7	1	2	1	1		2
New England	**5**	**1**	**1**	**1**	**1**	**1**	
Prudential	**9**	**1**	**2**	**1**	**3**		**2**
Safeco	**5**	**1**	**1**	**1**	**2**		
Security Ben.	7	1	1	1	3	1	
Security First	6	1	1	1	2		1
SMA Life Assurance	13	1	3	2	5	2	
Sun Life of Canada (U.S.)	**7**	**1**	**3**		**2**	**1**	
TIAA/CREF	**5**	**1**	**1**	**2**		**1**	
Travelers-Copeland Co.	**21**	**1**	**8**	**5**	**4**		**3**
Union Central	6	1	1	1	2	1	
Union Mutual (UNUM)	5			1	2	1	1
VALIC	10	1	3		5		1
FUNDS							
American	**21**	**2**	**5**	**5**	**6**	**3**	
American Cap	**14**	**1**	**5**	**4**	**4**		
IDS Funds	**24**	**2**	**6**	**8**	**6**	**1**	**1**
Keystone	26	2	11	2	10	1	
Merrill Lynch	20	2	6	4	5	3	
Pioneer	13	2	3	4	4		
Price Funds	**32**	**2**	**11**	**5**	**14**	**1**	
Quads	**All Mutual Funds Through Custodial Plan**						
Scudder Funds	**21**	**2**	**6**	**1**	**12**		
Texas Ret. Trust	All Mutual Funds Through Pooled Accounts						
Transam. Funds	16	3	6		5	2	
USAA Funds	11	2	2	1	5	1	
Waddell/Reed	**13**	**1**	**3**	**3**	**5**		**1**

1991. Most bond funds and General Stock funds significantly out-performed Money Market funds in the 1992 cumulative total return category. Growth funds vary greatly and show major swings in performance, with several funds having a negative 1992 cumulative total return. All of which should serve to impress you that variable accounts and mutual funds are indeed variable, but that gains in good years can be quite substantial.

In view of these kinds of variations, it has become almost a truism that the only thing certain about the stock market is that it will fluctuate. That characteristic is increasingly true of the bond market also in these years of changing interest rates. Of course, it is the fact of these variations that makes it possible to gain the advantages of managing funds, as suggested in the previous section. The task is to take advantage of such fluctuations, rather than letting them deplete your resources.

You also can observe gross differences in performance between funds of similar types within the tables. Some of these differences may be explained by differing degrees of risk undertaken in one fund compared with another. Success in management and costs of purchase and operation, however, play a major role in differentiating funds within the same classification. Rankings in the final column (result of $200 per month invested over the five years ending December 31, 1992) should represent all of these differences.

Tables 2-A through 2-F may be helpful in determining where your ORP/TDA funds should be invested from time to time. In any case, they should help you understand something about financial markets and products.

INVESTMENT RETURN ON FIXED ANNUITIES

"Variable" returns are obviously complex and complicated, but you might think that "fixed" returns would be straightforward and simple. Wrong! Interest rates are subject to various manipulations which require more than simple comparison. The considerations discussed in the supplemental article, "Evaluating Return on Fixed Annuities," on page 10, should be considered carefully in this connection. Companies are constantly adding new wrinkles which make comparisons more difficult. You must look carefully at interest rates from various perspectives.

Past History is Best

Actual and total performance of the program over some period of past history is perhaps the most important and revealing measure of return on fixed annuities. Unfortunately, few salespersons will offer information or literature about actual performance similar to that presented in Table 3. Instead, they will stress current, estimated, illustrative results such as those in Table 4. Based on "current interest rates" which are subject to many manipulations and interpretations and which change periodically, illustrative results are quite unreliable.

Table 3 Described

Table 3 deals with actual performance and with guaranteed promises. The first two columns report actual accumulations for retirement, considering both charges and earnings that have resulted in the last five years, 1988-1992. It provides some measure of consistency in earnings, relative influence of charges, and differences in methods of crediting interest. The first figure is the result of adding $200 per month for five years, a total payment of $12,000, and the second is the result of having a $10,000 accumulation on January 1, 1988, and making no additions in the same five year period.

Companies with N/A in these columns either have not offered annuities for the five year period or simply decided not to provide figures. All companies which had introduced new products within the five years were urged to report performance in previous products and then continue in the new product in order to provide the five year experience. An N/A in these columns raises some serious questions which should be addressed, since these figures are regarded by this study as the most significant in evaluating fixed annuities.

The third and fourth columns present accumulated value for retirement in 5 years and 30 years at the guaranteed interest rates listed in the final column. The fifth column states the guaranteed annuity rate in the contract for persons aged 65, choosing payments for life and 10 years certain. The sixth column gives the guaranteed monthly income produced by this guaranteed accumulation times this guaranteed annuity rate, and the final column states the interest rate which is guaranteed for the duration of the contract. Guaranteed interest rates become significant when interest rates on the underlying bonds, mortgages, and debt instruments decline significantly. Comparing guaranteed rates in Table 3 with current rates in Table 4 shows several companies with current rates equal to or slightly above guaranteed rates.

Table 4 Described

Everything in Table 4 is a hypothetical illustration, representing very short-term promises and no lasting guarantees! It represents possibilities under current interest rates and estimated or illustrative results if current rates should continue into the future. These rates are certain to change—some may have changed even before this study appears in print—and must be regarded as comparisons of current, short-term practices only.

The first column shows the current interest rate stated as effective annual return which the company has adopted for the present time. The second column shows how the company credits this interest. The word "*ALL*" in the second column means that the current interest rate applies to all money in the entire account no matter when received; this is known as "full portfolio" crediting. The word "*NEW*" means that the current interest rate is applied to new money being received at this time and that different interest rates continue to apply to deposits received prior to a certain time; this is often called "banding." The word "*TWO*" means that the stated current interest applies only to funds held for retirement but that a different lower interest rate applies if the funds are withdrawn; this is known as the "two-tier" method. For more detail on this matter, consider the supplemental section on "Evaluating Return on Fixed Annuities," beginning on this page. Which plan will be more advantageous depends on a number of unpredictable factors, but obviously a high interest on all money will be better that a similar interest on only new money or money held only for annuitization.

The third and fourth columns show the loss you will incur against the illustrative value of the account if you withdraw your accumulation after 5 years and 30 years of making $200 per month contributions to the annuity. Obviously there is great variation in surrender charges and/or interest penalties, ranging from none at all up to several thousands of dollars. Some companies with high charges allow annuitization over 3-5 years. Since many persons now enter college teaching on a temporary basis or take a position on a visiting basis for some years, this withdrawal value is a significant factor. High surrender charges tend to "lock you in," and should be avoided when possible.

The fifth and sixth columns show what would be the total accumulated value for retirement in 5 years and 30 years if one paid in $200 each month, paid all charges, and received the current interest rate for the period involved. The seventh column states the current annuity rate offered by the company at the present time for persons aged 65, choosing to receive payments for life with 10 years certain. The final column gives the estimated monthly income that would be achieved by paying in $200 per month for 30 years if the current interest rates and current annuity rates remain unchanged. This latter is a composite of several factors—current return, costs, and annuity assurances. *Remember: everything in this table is a hypothetical illustration.* No promises! No guarantees!

With the information from Tables 3 and 4 at hand, you can embark upon the effort to evaluate performance in fixed annuities. We told you it would not be simple, and indeed it is not!

TABLE 3 — FIXED ANNUITY ACTUAL AND GUARANTEED RESULTS

INSURER	*ACTUAL 5-YEAR*		*GUARANTEED RATES AND RESULTING VALUES*				
	Add	*Non-Add*	*5-Year*	*30-Year*	*Ann. Rate*	*Retmnt.*	*Interest Guaranteed*
Aetna*	14,787	15,001	13,171	136,381	5.47	746	6.9%(1), 4%
Am. Fidelity*	14,218	14,069	13,237	137,069	5.86	803	4%
Am. United*	14,721	15,144	13,236	137,054	5.49	752	4%
Century Life*	**13,873**	**15,210**	**13,448**	**149,962**	**5.89**	**883**	**4.5%**
Delta Life	**14,794**	**15,156**	**13,296**	**137,550**	**5.99**	**824**	**5.15%(1), 4%**
Equitable	**14,423**	**14,492**	**12,795**	**115,474**	**5.76**	**665**	**4.0%(1), 3%**
Fidelity & Guaranty*	N/A	N/A	13,995	144,516	6.39	923	7.3%(1), 4%
Fidelity Std	14,818	N/A	13,296	137,549	5.74	790	4.4%(1), 4%
Franklin Life	13,708	N/A	13,175	136,389	5.21	711	4%
Great Amer.*	**14,877**	**15,353**	**13,279**	**137,503**	**5.77**	**793**	**4%**
Gr. Am. Res.	**14,490**	**14,478**	**13,371**	**149,062**	**6.57**	**979**	**4.5%**
Great West*	**14,798**	**14,439**	**13,267**	**137,354**	**5.18**	**711**	**4%**
Horace Mann†	14,507	14,277	13,477	149,961	6.70	1,005	4.5%
IDS Life	14,493	14,498	13,149	136,154	5.53	753	4%
Jackson Nat'l	14,930	15,328	12,949	116,035	5.70	661	3%
Jefferson-Pilot*	**14,367**	**14,357**	**13,279**	**137,503**	**6.62**	**910**	**4%**
Kemper Inv.	**14,612**	**14,604**	**13,290**	**137,533**	**6.90**	**949**	**4.75%**
Life Of S'West	**15,064**	**15,288**	**13,545**	**138,793**	**6.08**	**844**	**4%**
Lincoln Nat'l*	14,621	14,657	13,448	128,129	5.74	735	4.5%(5), 4%(5), 3.5%
Metropolitan	14,572	14,469	12,949	116,035	4.57	530	3%
Mutual Of NY	14,696	15,067	12,985	125,001	7.38	923	5.5%(1), 3.5%
Nat'l Western	**13,989**	**14,912**	**12,617**	**138,167**	**6.69**	**924**	**4%**
New England*	**13,201**	**13,361**	**13,448**	**149,962**	**5.47**	**820**	**4.5%**
New York Life#	**13,802**	**13,940**	**13,130**	**142,482**	**3.50**	**499**	**4%**
Northern Life*	14,784	14,007	12,948	116,028	5.32	617	6.02%(1), 3%
Prudential	14,732	14,793	13,489	118,680	4.61	547	5%(4), 4%(5), 3%
Safeco*	14,647	14,963	13,393	145,838	5.91	862	4.34%
Security Ben.	**14,329**	**14,366**	**13,128**	**135,825**	**5.50**	**747**	**4%**
Security First*	**N/A**	**N/A**	**13,292**	**137,538**	**6.07**	**835**	**4%**
SMA Life*	**N/A**	**14,259**	**13,452**	**127,547**	**5.44**	**694**	**5%(5), 4%(5), 3.5%**
Southwestern*	13,836	14,403	13,221	137,349	5.52	758	4%
State Bond	N/A	N/A	13,006	116,149	5.32	618	3%
State Farm	14,182	13,882	13,114	126,240	6.56	828	3.5%
Sun Life	**N/A**	**N/A**	**13,279**	**137,503**	**6.13**	**843**	**4.25%(1), 4%**
TIAA/CREF*	**14,998**	**15,380**	**12,948**	**116,028**	**4.23**	**491**	**3%**
TIAA/CREF SRA#	**14,890**	**15,210**	**12,948**	**116,028**	**4.23**	**491**	**3%**
Transamerica*	14,570	14,625	13,112	126,230	5.42	684	3.5%
Travelers*	14,670	14,724	13,118	126,250	7.76	980	3.5%
Union Central*	14,592	14,490	13,003	119,322	5.88	702	4%
Union Mutual*	**14,510**	**14,526**	**13,279**	**137,503**	**5.05**	**694**	**6.25%(1), 4%**
USAA Life	**14,650**	**14,807**	**13,448**	**149,962**	**6.52**	**978**	**4.5%**
VALIC*	**14,992**	**15,346**	**13,448**	**149,962**	**5.63**	**844**	**4.5%**
Western National*	14,926	14,888	13,279	137,503	6.62	910	4%

*=One of two or more contracts available. #=Already noted here.
†=Not available for ORP.

EVALUATING RETURN ON FIXED ANNUITIES

Analyzing current interest rates in annuity products is a very difficult and confusing task, as indicated in the section and tables on Fixed Annuities in preceding sections. Insurance companies and insurance salespersons seem to devote a lot of time and ingenuity to asserting advantage over other companies by complicated and questionable practices with regard to current interest rates.

Here is a series of questions you ought to have answered about interest rates on fixed annuities if you are now using such a product or if you plan to do so: Is this current interest rate paid on the entire accumulation or only on new money? What interest is now being paid on "old" money (paid in previous years)? How often is interest rate changed? Is a different rate applied if money is withdrawn and transferred to another company? Is a different interest applied if no current payments are being made? Has the interest rate of this company been consistent, relative to other interest rates over several years? What is the basis for this interest rate varying (if it does) from what seems normal at this time? When do payments received begin to earn interest? How is interest compounded? What interest will I be getting on money after I retire and annuitize my accumulation?

Perhaps the most tell-tale factor on current interest is the method of crediting interest. The three major methods are designated for each company and its major annuity product in Table 4. The "full portfolio" method of crediting interest (designated by ALL in Table 4) used to be the universal plan. Then, one current interest could be compared rather directly with another. About ten years ago in a period of rising interest rates, some companies decided to quote a much higher current interest but apply it only to money received in the present. These companies are designated by NEW in Table 4. Obviously, a company which applies current interest only to new money can escalate (or deflate) interest rates almost at will, keeping them related to current bond markets, and having little influence on interest paid on past "bands" or collections of payments. A more recent development in this area is the plan of crediting one interest rate for money that is reserved for annuitizing with the company, and a substantially lower rate for money that is ever withdrawn or transferred from the company. This is often called

TABLE 4—FIXED ANNUITY CURRENT ILLUSTRATIVE RESULTS

Insurer	Interest Rate	Credit Method	Withdrawal Loss 5-Year	Withdrawal Loss 30-Year	Retirement Values 5-Year	Retirement Values 30-Year	Annuity Rate	Ret'ment Income
Aetna*	7.00	ALL	-569	NONE	14,205	233,324	6.91	1,612
Am. Fidelity*	5.10	ALL	NONE	NONE	13,598	166,012	7.62	1,265
Am. United*	5.47	NEW	-823	NONE	13,719	177,235	6.69	1,186
Century Life#	**6.35**	**ALL**	**-1,127**	**NONE**	**14,088**	**208,724**	**8.07**	**1,684**
Delta Life*	**5.50**	**NEW**	**-742**	**NONE**	**13,737**	**178,144**	**6.88**	**1,226**
Equitable	**5.75**	**ALL**	**-740**	**NONE**	**13,709**	**186,196**	**6.77**	**1,261**
Fidelity & Guaranty*	7.30	NEW	-736	NONE	15,149	261,113	8.25	2,154
Fidelity Std.*	6.65	TWO	-1,246	-73,610	14,194	220,512	7.40	1,632
Franklin Life	**5.75**	**NEW**	**-1,113**	**NONE**	**13,765**	**185,681**	**7.58**	**1,407**
Great Amer.*	**7.00**	**TWO**	**-1,459**	**-87,013**	**14,320**	**235,213**	**7.63**	**1,795**
Gr. Am. Res.*	**6.50**	**NEW**	**-569**	**NONE**	**14,234**	**123,798**	**8.40**	**1,964**
Great West*	5.00	NEW	-720	NONE	13,606	163,563	6.72	1,099
Horacce Mann#*	5.75	NEW	NONE	NONE	13,778	186,842	7.10	1,327
IDS Life*	5.50	NEW	-838	-1,008	13,657	177,250	6.57	1,165
Jackson Nat'l*	**6.00**	**NEW**	**-992**	**NONE**	**14,168**	**196,080**	**6.60**	**1,294**
Jefferson-Pilot*	**5.50**	**NEW**	**-687**	**NONE**	**13,738**	**178,780**	**6.87**	**1,228**
Kemper Inv.*	**4.75**	**NEW**	**-529**	**-560**	**13,533**	**156,677**	**7.07**	**1,108**
Life of S'West*	5.75	NEW	-2,082	NONE	14,155	189,174	6.97	1,319
Lincoln Nat'l*	6.10	NEW	-476	NONE	14,000	199,436	6.37	1,272
Metropolitan	4.75	NEW	-600	NONE	13,534	156,693	7.36	1,153
Mutual of New York*	**5.50**	**NEW**	**-681**	**NONE**	**13,626**	**176,846**	**7.38**	**1,305**
Nat'l Western*	**6.00**	**ALL**	**-1,075**	**NONE**	**13,270**	**196,803**	**6.69**	**1,317**
New England*	**4.50**	**NEW**	**-1,117**	**NONE**	**13,965**	**195,851**	**6.61**	**1,295**
New York Life#	4.00-4.25	ALL	-406	-5,716	13,130	142,482	5.50	784
Northern Life*	6.02	NEW	-1,886	NONE	13,972	196,562	7.65	1,504
Prudential	**5.50**	**NEW**	**-720**	**NONE**	**13,489**	**118,680**	**7.32**	**869**
Safeco*	**5.18**	**NEW**	**-739**	**NONE**	**13,680**	**169,050**	**6.73**	**1,138**
Security Ben.	**5.40**	**NEW**	**-480**	**NONE**	**13,712**	**189,116**	**7.25**	**1,371**
Security First†	6.10	NEW	-980	NONE	14,000	199,436	7.92	1,580
SMA Life*	5.00	ALL	-754	-1,056	13,452	162,456	7.56	1,228
Southwestern*	5.85-6.25	ALL	-556	NONE	13,888	201,870	6.89	1,391
State Bond	**7.00**	**NEW**	**-1,969**	**NONE**	**14,065**	**205,007**	**6.59**	**1,351**
State Farm	**4.20**	**NEW**	**-267**	**NONE**	**13,348**	**142,354**	**7.46**	**1,062**
Sun Life	**4.25**	**NEW**	**-318**	**-401**	**13,363**	**143,576**	**7.33**	**1,052**
TIAA/CREF*	7.25	NEW	LIMIT	LIMIT	14,410	246,378	7.65@	1,885
TIAA/CREF SRA#	6.75	NEW	NONE	NONE	14,230	224,606	7.65@	1,718
Transamerica*	5.35	NEW	-1,099	NONE	13,738	174,246	7.16	1,248
Travelers*	**5.50**	**NEW**	**-840**	**-840**	**13,792**	**179,003**	**5.94**	**1,063**
Union Central*	**5.30**	**NEW**	**-137**	**NONE**	**13,721**	**172,697**	**6.84**	**1,181**
Union Mutual*	**6.25**	**ALL**	**LIMIT**	**NONE**	**14,117**	**211,880**	**7.58**	**1,606**
USAA Life	6.55	ALL	-25	-25	14,159	216,503	7.34	1,589
VALIC*	6.50	NEW	-600	NONE	14,141	214,528	7.70	1,652
Western National*	6.00	NEW	-559	NONE	13,915	195,851	7.34	1,438

*=1 of 2 or more contracts available. #=Not available for ORP. @=Rate is higher on earlier contributions.
†=Bonus available in ORP or upon annuitizing.

the "two-tier" plan and is designated with TWO in Table 4.

Since this method is rather new, a brief explanation is in order. The theory behind two-tier crediting is that, since short-term participants are much more expensive for a company than long-term participants, it makes sense to divide the two. But, since you never know who will be a short- or long-term participant, the way to accomplish this is to give a substantially greater interest if the person turns into a long-term participant/annuitant than if he or she turns into a short-termer. This way, the company can quote a high current interest rate—and assert an advantage over other companies—and yet protect itself from having to pay out that interest at any time soon. And, further, since annuity rates are not tied to current interest, the company has the opportunity sometime in the future, if the customer annuitizes, of adjusting the annuity rate (down to the guarantee) to suit circumstances. This factor is facilitated by the fact that all of these products are recent in origin and therefore do not have an accumulated group of potential early annuitants on the roster.

The cost of withdrawing or transferring these products is very high in early years and continues even into final years, discouraging the customer from utilizing this possibility. You may note in Table 4 that the loss for withdrawal can be over $70,000 in a few products, based on the value of $200 per month for 30 years. Some of these companies will allow annuitizing for as short a period as 3 to 5 years, but the control of the annuity rate still leaves the company in full command. In some instances the interest credited to the withdrawal value may equal or exceed current interest in some other products, largely negating the differential cash value. Many annuities have surrender charges to discourage transfer or withdrawal in early years, allowing the company to regain its "up front" costs; but most of them disappear after 5 to 15 years of participation. They continue forever with the "two-tier" product.

An even more recent idea being used by some insurance companies is to add a "bonus" interest to your account if you stay with the company a certain length of time or annuitize with the company. Instead of a penalty charge or reduction in interest if you surrender or transfer, these products offer you a "carrot" for staying with the company. A "bonus" plan needs to be carefully analyzed: When is the bonus available? Can it be achieved without annuitizing? How does it increase the yield to maturity?

Remember "current interest" is only a small part of the whole story, and a factor easily manipulated. What is important is the real or effective rate of return over the entire life of the contract. Actual performance over some past period is the best basis for judging performance. Also, flexibility and liquidity are extremely important considerations over the long periods in which people purchase and then live on proceeds from ORP/TDA products.

Be sure to seek answers to the above questions on current interest rates. And if the agent does not know the answers, look elsewhere.

ASSESSING THE COSTS

Costs vary significantly between companies, and are often somewhat difficult to judge and to understand. There are basically four different kinds of charges: a) sales load, applied only to new money going into plan; b) monthly or annual policy or custodial fees (which may apply whether payments are being made or not); c) surrender charges and transaction fees; and d) fees charged against the entire accumulation in the account for management services, expenses, and mortality assurances. Results in most tables throughout these articles are supposed to be after deduction of appropriate charges.

Table of Charges

Table 5 lists all charges for each company in an abbreviated form. In this table and in Tables 3 and 4 when it is written "5%(5), 4%(5), 3%", it should be read as 5% the first 5 years, 4% next 5 years, 3% thereafter. Dollars followed by parentheses read the same way. The range of annual fees charged against the entire accumulation in variable accounts and mutual funds is listed in the final column. These charges vary greatly, and are elaborated in the Prospectus. Money market and index funds are usually lowest in cost, with international funds usually highest. These charges are spelled out clearly for variable and mutual funds; similar charges are made against Fixed accounts (by the "spread" between actual investment results and current interest credited to participants) but the amounts are not specified or revealed.

This table reveals that charges vary greatly between companies and that some are easily misunderstood or can be used deceptively. A good company doing a good job deserves modest but adequate compensation. Be sure to consider all aspects of the product—including these costs.

This table makes clear that 17 listed companies report only on fixed annuities, 12 offer only mutual fund products, and 28 report on combination products. It also notes companies offering more than one product in the market and those that have not adapted their product for use in ORP.

TABLE 2-A — MONEY MARKET FUND PERFORMANCE

Fund Name	1992	r	3 Yr.	r	5 Yr.	r	10 Yr.	r	5 Yr.Add	r
Number Ranked		28		26		28		18		28
Aetna - Encore	2.39	19	15.35	13	32.28	15	86.16	12	13,592	15
Amer. - Csh Mgt.	3.14	11	17.41	7	37.39	5	102.38	3	13,851	7
Amer. Cap. - Reserve	2.91	13	16.55	12	36.37	9	99.32	7	13,781	11
Conn. Mutual - M Mkt.	2.47	16			31.94	17	83.88	15	13,636	14
Equit. - M Mkt.	2.19	24	14.28	19	30.41	22	81.82	17	13,342	23
Gr. Am. Reserve - M Mkt.	2.52	15	15.29	14	32.08	16	86.00	13	13,528	17
Gr. West - M Mkt.	2.21	23	12.86	24	28.63	26	N/A		13,462	19
Horace Mann - Sht. Term	3.30	7	11.81	26	36.44	8	N/A		13,097	27
IDS Cash Mgt.	2.90	14			36.34	10	99.54	6	13,798	10
IDS Fund H.	2.24	21	14.52	18	31.44	20	83.49	16	13,401	20
Kemper - M Mkt.	2.10	25	13.30	23	27.10	28			13,337	24
Lincoln Nat. - M Mkt.	2.42	17	14.65	15	31.64	18	85.08	14	13,556	16
Mony - M Mkt.	3.24	8	17.97	5	36.36	11			13,885	5
New England - M Mkt.	2.40	18	14.53	17	30.96	21			13,401	20
Pioneer Cash Res.	3.06	12	16.92	10	36.17	12			13,799	8
Price Funds - Prime	3.34	5	17.64	6	37.29	6	101.89	4	13,885	5
Price Funds - US Tr.	3.24	8	16.87	11	34.82	14	91.30	10	13,740	13
Prudential - M Mkt.	3.20	10	17.31	8	36.48	7	96.27	9	13,780	12
SAFECO - M Mkt.	2.00	27	13.45	22	29.24	25			12,998	28
Scudder - Cash Inv.	3.51	3	18.27	3	38.01	3	100.31	5	13,928	4
Scudder - US Treas.	3.36	4	17.22	9	34.91	13	90.22	11	13,807	8
Security Ben. - M Mkt.	2.01	26	13.47	21	29.46	24	79.27	18	13,269	26
Transam. - Cash Res.	3.33	6	18.11	4	38.53	2	105.00	1	13,977	2
Transam. - Govt.	3.70	2	18.78	2	37.94	4	96.75	8	13,929	3
Transam. - SP M Mkt.	1.38	28	12.10	25	27.83	27			13,290	25
Travelers - M Mkt.	2.33	20	14.58	16	31.47	19			13,379	22
USAA - M Mkt.	3.80	1	18.87	1	38.89	1	103.40	2	13,909	1
VALIC - M Mkt.	2.22	22	14.11	20	30.20	23			13,501	18

TABLE 2-C — GENERAL STOCK FUND PERFORMANCE

Fund Name	1992	r	3 Yr.	r	5 Yr.	r	10 Yr.	r	5 Yr.Add	r
Number Ranked		28		26		26		16		28
Am Cap - Equ. Inc. - A	10.72	5	33.69	10	93.23	15	217.10	14	17,534	2
Amer/Cap. - Gr. & Inc.	9.52	10	35.16	6	81.77	22	219.58	13	16,366	13
Am. Cap. - Harbor - A	9.63	8	33.28	11	87.66	19	209.18	15	16,350	14
Amer. - Fund Inv.	10.19	6	34.67	8	100.75	5	341.54	3	16,880	6
Amer. - Invm. Co.	6.99	16	36.31	4	99.91	6	338.74	4	16,892	5
Amer. - Mutual	7.83	13	29.13	16	82.52	21	289.55	6	16,057	19
Amer. - Washington	9.12	12	29.59	15	96.63	10	341.72	2	16,455	11
Amer. Fid. - Annuity	2.73	24	39.82	2	97.96	9	226.76	12	16,106	18
Equitable - Stock	1.82	27	25.45	18	89.19	17	268.02	9	15,506	23
Gr. Am. Reserve - Stock	2.41	25	34.51	9	89.07	18	204.39	16	16,856	7
IDS - Fund F	3.05	22	49.05	1	107.99	1	245.10	10	17,868	1
IDS - Stock	6.80	17			98.51	8	273.06	7	16,296	15
IDS - Str. Equity	12.67	4			105.69	2			16,824	8
Keystone - S-1	-2.38	28	21.25	22	71.31	24			15,450	24
Mer. Lynch - Bas. Value	9.20	11	18.20	24					15,081	25
Mer. Lynch - Intern.	3.00	23	7.20	26					14,265	28
Mony - Equ. Inc.	9.75	7	22.42	21	75.85	23			15,557	21
New England - Stock Index	5.85	20	28.82	17	89.37	16			16,115	17
Price Funds - Equ. Inc.	14.13	2	33.27	12	93.24	14			16,236	16
Price Funds - Gr. & Inc.	15.33	1	34.79	7	101.16	4	236.27	11	16,687	9
Prudential - Stock	13.32	3	31.61	13	99.46	7			16,460	10
SAFECO - Equity	6.76	18	25.22	19	95.69	12			15,549	22
Scudder - Gr. & Inc.	9.57	9	37.15	3	94.11	13			17,029	3
Security First - Gr. & Inc.	7.54	15	18.32	23	67.17	26			14,958	26
TIAA/CREF	6.29	19	30.61	14	96.34	11	336.86	5	16,452	12
USAA Inc. Stock	7.80	14	35.30	5	105.43	3			16,969	4
W & R - ACUMUL.	4.34	21	14.96	25	69.22	25	268.03	8	14,951	27
W & R - Income	2.39	26	23.70	20	86.96	20	375.25	1	15,644	20

TABLE 2-B — BOND FUND PERFORMANCE

Fund Name	1992	r	3 Yr.	r	5 Yr.	r	10 Yr.	r	5 Yr.Add	r
Number Ranked		54		49		52		19		54
Aetna - Income	6.11	39	34.88	14	62.24	13	175.28	8	15,668	17
Amer. Cap. - Corp. - A	8.50	15	35.57	11	59.10	23	187.36	6	15,445	25
Amer. Cap. - Gov. Sec. - A	6.57	30	34.70	18	65.53	9			15,834	14
Amer. Cap. - Hi Yield - A	17.42	3	39.72	5	39.12	49	142.42	17	15,552	21
Amer. - Bond F. America	11.34	9	39.17	7	69.67	4	209.09	3	16,167	8
Amer. Cap. Fed. Mtg. - A	3.15	48	23.97	45	48.25	38			14,567	50
Amer. - Gov. Sec.	7.59	19	34.86	15	61.08	16			15,635	20
Amer. - World	0.82	53	29.76	32	39.38	48			14,723	47
Conn. Mutual - Income	6.22	35			57.81	25	161.67	15	15,471	23
Gr. Am. Reserve - Bond	8.70	14	37.34	8	67.83	6	169.25	11	15,957	10
Gr. West - Bond	4.92	47	26.09	41	46.05	42			14,909	43
Great West Govt Sec.	7.30	21	30.64	29	53.23	32			15,317	28
Horace Mann - Income	7.20	22	32.54	22	64.68	10			15,012	37
IDS - Bond	10.48	10			70.18	3	215.51	1	15,445	25
IDS - Extra Inc.	19.76	1			60.90	17			15,804	15
IDS - Fed Inc.	6.46	31			56.61	28			14,354	51
IDS - Fund G	8.32	17	30.12	30	53.44	31	162.43	14	15,046	35
IDS - Selective	8.96	12			67.19	7	206.74	4	15,173	32
IDS - Str. Inc.	9.50	11			61.15	15			15,838	13
Kemper - Hi Yield	16.30	4	49.70	2	61.60	14			16,227	6
Keystone - B-1	0.98	52	26.38	40	51.64	34			14,994	38
Keystone - B-2	6.72	27	26.51	38	48.75	37			15,024	36
Keystone - B-4	15.10	5	30.09	31	38.73	50			15,316	29
Lincoln Nat. - Bond	6.84	24	31.15	28	57.16	26	169.05	12	15,447	24
Mer. Lynch - Corp Hi Inc.	19.60	2	57.30	1					17,676	1
Mer. Lynch - Corp Qua.	6.70	28	31.70	27					15,636	19
Metro. - Income	5.61	41	32.89	21	60.65	18			15,515	22
Mony - Long Term	8.26	18	34.52	19	69.04	5			16,104	9
New England - Bd.	6.73	26	32.44	24	56.88	27			15,291	30
Pioneer - Bond	2.99	49	27.72	36	53.49	30	156.14	16	14,901	44
Price Funds - GNMA	6.46	31	34.73	17	62.60	12			16,527	4
Price Funds - Hi Yield	14.73	6	33.72	20	55.36	29			16,190	7
Price Funds - Intern	2.40	51	39.92		43.74	51			16,696	2
Price Funds - New Inc.	4.96	45	31.87	26	59.23	22	167.15	13	15,933	11
Price Funds - Sh Term	5.02	44	26.87	37	47.13	40			15,125	33
Prudential - Bond	6.39	34	32.19	25	59.89	20			15,218	31
SAFECO - Bond	5.49	43	24.96	43	45.19	43			14,235	53
Scudder - GNMA	6.96	23	35.50	12	63.30	11			15,719	16
Scudder - Income	6.74	25	35.64	10	66.55	8	191.68	5	15,858	12
Scudder - Sh. Term	5.52	42	32.51	23	59.58	21			15,369	27
Scudder - Zero Comp.	8.82	13	36.61	9	83.74	1			16,670	3
Security Ben. Hi Grade	6.16	36	29.31	34	51.40	35			14,982	39
Security First - Bond	4.96	45	22.50	47	40.95	47			14,576	49
TransAm. - Gov.	6.14	37	35.13	13	58.17	24			14,920	42
TransAm. - Quality	5.99	40	34.81	16	60.09	19	169.58	10	14,945	41
TransAm - Sp Hi Yield	13.33	7	41.72	3	43.81	45			15,649	18
Travelers - Hi Yield	11.73	8	25.46	42	42.19	46			14,634	48
Travelers - Qu Bd.	6.67	29	29.50	33	50.21	36	138.27	18	14,858	45
USAA - Income	8.37	16	39.32	6	78.20	2	213.20	2	16,465	5
VALIC - Cap Cons.	7.55	20	23.17	46	44.33	44			14,831	46
VALIC - Gov Sec.	6.14	37	26.48	39	47.39	39			14,957	40
W & R - Bond	-1.33	54	21.78	48	46.56	41	176.82	7	14,343	52
W & R - Gov Sec.	2.976	50	28.78	35	52.89	33	172.58	9	15,061	34
W & R - High Inc.	6.45	33	24.70	44	28.39	52	127.55	19	14,192	54

TABLE 2-E — BALANCED FUND PERFORMANCE

Fund Name	1992	r	3 Yr.	r	5 Yr.	r	10 Yr.	r	5 Yr.Add	r
Number Ranked		13		11		12		6		13
Amer. - Balanced	9.48	4	34.37	5	84.33	6	267.38	3	16,430	5
Amer. - Capital Builder	10.00	3	43.65	1	93.81	2			17,131	1
Amer. - Income	12.03	1	34.48	4	89.85	3	278.08	1	16,660	3
Conn. Mut. - Tot. Ret.	9.28	5	-		87.42	4	237.54	4	16,884	2
Equit. - Balanced	-4.15	13	32.25	6	86.64	5			16,203	6
H Mann - Balanced	8.37	6	31.21	7	83.24	7			15,477	9
IDS - Mutual	10.50	2			76.93	9	277.26	2	15,423	11
Keystone - K-1	0.60	12	25.09	9	68.48	10			15,442	10
Mer. Lynch - Balanced	3.00	11	24.50	10	57.30	11			15,232	12
Mer. Lynch - Capital	3.90	10	27.90	8					15,932	8
Security Ben. - Inc/GR	4.99	9	34.94	3	101.82	1	205.62	6	16,608	4
TransAm. - Gr. Inc. - A	6.02	8	39.63	2	82.18	8	215.12	5	16,050	7
USAA - Cornerstone	6.35	7	12.24	11	48.33	12			14,552	13

TABLE 2-F — MANAGED FUNDS PERFORMANCE

Fund Name	1992	r	3 Yr.	r	5 Yr.	r	10 Yr.	r	5 Yr. Add	r
Number Ranked		14		15		14		2		14
IDS Fund N	6.46	5	39.53	2	86.92	2	98.27	2	16,733	2
IDS - Mgt. Retirement	9.24	1			126.44	1			18,378	1
Kemper - Tot. Ret.	0.40	13	40.20	1	73.20	6			16,654	3
Lincoln Nat. - Manag.	2.66	10	26.97	9	59.03	12			15,147	12
Metro. - Divers.	8.09	2	31.76	4	70.98	8			16,137	5
Mony - Diversified	0.51	12	23.33	12	63.13	10			16,366	4
Mony - Soc. Resp.	7.09	3	30.14	6	74.59	5			15,810	7
New England - Managed	5.27	7	27.08	8	61.28	11			15,266	11
Prudential - Aggres.	6.81	4	33.68	3	82.09	4			16,055	6
Prudential - Conserve.	6.15	6	30.36	5	67.16	9			15,471	10
Travelers - In Time	2.41	11	25.41	11	33.91	14			14,057	14
Travelers - Man. Ass.	3.82	8	26.36	10	71.15	7			15,481	9
VALIC - Timed Opp.	-1.71	14	14.08	13	43.52	13			14,093	13
W & R - Ret. Shares	3.63	9	27.19	7	82.12	3	200.65	1	15,630	8

TABLE 2-D — GROWTH FUND PERFORMANCE

Fund Name	1992	r	3 Yr.	r	5 Yr.	r	10 Yr.	r	5 Yr.Add	r
Number Ranked		70		65		70		39		73
Aetna - Variable	5.37	32	34.17	29	93.60	29	295.37	10	16,491	37
Amer. Cap. - Comstk. - A	6.53	25	35.85	24	103.56	23	222.21	21	17,088	25
Amer. Cap. - Emer. GR - A	9.72	14	79.51	4	140.24	9	217.59	23	21,029	3
Amer. Cap. - Enterpr. - A	8.39	19	46.58	13	115.46	15	254.59	16	18,109	15
Amer. Cap. - Pace - A	4.28	38	29.52	42	86.66	37	205.62	27	16,278	41
Amer. - Capital	7.19	23	40.88	16	95.03	27	262.26	14	17,249	22
Amer. - Euro - Pac.	2.30	41	21.18	50	82.03	43			15,209	54
Amer. - Growth	7.40	22	39.83	18	115.43	16	308.77	7	17,332	20
Amer. - New Econ.	16.82	4	35.66	26	106.92	21			17,616	19
Amer. - New Persp.	3.98	39	24.86	46	73.54	48	315.109	6	15,594	49
Conn. Mut. - Growth	11.42	8	-		111.75	18	300.25	8	17,793	17
Equit. - Aggres. St.	-4.37	60	86.75	2	166.17	4			21,174	2
Gr. West - Index	4.56	36	24.10	47	63.97	54			14,968	57
H Mann - Growth	9.59	15	31.03	38	89.30	33			15,886	46
IDS - Discovery	8.79	18			145.75	7	200.77	29	18,612	12
IDS - Growth	8.04	20			140.39	8	257.65	15	18,790	11
IDS - International	-5.82	61			31.48	65			12,204	70
IDS - New Dimens.	5.23	34			138.02	10	409.18	1	18,854	10
IDS - Progressive	20.13	2			65.36	53	175.55	34	14,703	59
IDS - Str. Aggres.	-0.92	49			113.63	17			14,038	64
Jefferson Pilot - Gr.	5.10	35	33.71	32	80.46	46	324.00	3	16,639	34
Kemper - Equity	2.20	43	59.00	9	84.70	40			18,445	14
Keystone - Am. HGF	-2.74	55	33.77	31	86.26	38	262.30	13	16,830	30
Keystone - Am. HEGF	-3.84	59	70.36	8	181.39	2	233.38	19	20,282	6
Keystone - Am. - Omega	-0.94	50	49.48	12	126.70	12	341.65	3	17,956	16
Keystone - Intern.	-0.63	48	-11.91	63	8.24	69			12,608	68
Keystone - K-2	5.36	33	41.69	15	96.01	25			17,678	18
Keystone - Prec. Met.	-16.15	69	-31.74	65	27.34	66			10,218	72
Keystone - S-3	2.26	42	35.36	27	94.09	28			16,864	28
Keystone - S-4	7.19	23	77.53	5	146.63	6			20,794	5
Lincoln Nat. - Growth	0.84	46	30.63	40	67.64	51	228.40	20	15,577	51
Lincoln Nat. - Sp. Opp.	6.28	27	38.04	20	87.31	36	184.92	31	17,135	23
Mer. Lynch - Pacific	-9.30	67	-5.00	61					12,970	67
Mer. Lynch - Phoenix	25.20	1	34.40	28					16,880	27
Metro. - Growth	10.25	10	31.06	37	93.25	30			17,051	26
Mony - Equ Growth	-1.37	51	30.11	41	88.12	34			16,144	43
New England - Cap. Gr.	-7.31	64	34.08	30	55.65	60			15,849	47
Price Funds - Cap. App.	9.36	17	31.31	36	93.25	30			15,587	50
Price Funds - Growth	5.99	28	35.73	25	80.57	45	240.56	18	16,716	32
Price Funds - Intern.	-3.47	56	1.90	58	48.68	63	355.50	2	13,471	65
Price Funds - New Amer.	9.89	12	56.18	10	156.10	5			19,726	7
Price Funds - New Era	2.08	44	6.86	56	46.53	64	220.49	22	14,492	61
Price Funds - New Hor.	10.58	9	52.21	11	118.97	14	172.43	35	18,526	13
Prudential - Cap. Gr.	9.42	16	37.36	21	106.96	20	183.67	33	16,602	36
Scudder - Cap. Gr.	7.09	24	27.11	45	120.60	13			17,102	24
Scudder - Devel.	-1.93	52	70.99	7	133.99	11	215.26	24	19,535	8
Scudder - Global	4.49	37	14.50	54	87.52	35			15,236	53
Scudder - Intern.	-2.64	54	-0.88	59	49.65	62	335.59	4	13,166	66
Scudder - Japan	-16.74	70	-28.20	64	-4.30	70	297.79	9	10,140	73
Security Ben. - Growth	9.83	13	31.57	35	90.83	31	146.53	37	16,628	35
Transam. - Cap. App.	5.48	30	36.28	23	98.09	24			15,672	48
Travelers - Aggr.	16.16	5	43.90	14	78.34	47	66.51	39	15,346	52
Travelers - Growth	0.92	45	22.81	49	80.70	44	167.88	36	16,781	31
USAA - Aggr. Gr.	-8.51	65	38.35	19	84.29	41	140.73	38	16,668	33
USAA - Growth	9.95	11	40.46	17	90.60	32	184.01	32	17,310	21
W & R - Intern.	-9.11	66	-6.49	62	16.37	67	204.36	28	12,004	71
W & R - Sc. & Energy	-12.19	68	33.45	33	82.54	42	264.02	11	16,300	40
W & R - Vanguard	-6.11	62	14.68	53	52.48	61	193.70	30	14,079	63
Aetna - TCI Growth	-2.59	53	33.11	34	63.27	55			16,084	44
Great West - TCI Growth	-3.74	58	30.83	39	59.79	57			15,940	45
Lincoln Nat. - Putnam	5.43	31	23.71	48	58.89	58			15,080	55
Mer. Lynch - Nat. Resources	-6.90	63	-4.20	60	11.40	68			12,229	69
Pionner	7.09	24	17.60	52	71.68	49	215.02	25	15,035	56
Pioneer II	3.07	40	14.04	56	69.75	50	214.80	26	14,656	60
Pioneer III	13.17	6	34.40	28	110.47	19	263.95	12	16,842	29
Prudential - Stock Index	6.33	26	28.64	43	95.06	26			16,334	38
Price Funds - Science	18.76	3	87.67	1	199.03	1			22,840	1
TransAm - Sp B Chip	3.07	40	36.36	22	67.14	52			16,308	39
TransAm - Sp Growth	12.13	7	76.02	6	176.30	3			20,998	4
TransAm - Sp Nat Res	7.78	21	4.47	57	56.09	59			14,092	62
W & R - Cont'l Inc.	0.74	47	18.99	51	61.76	56	246.98	17	14,891	58
W & R - New Concepts	-3.49	57	82.52	3	104.58	22			19,268	9
VALIC - Stock Index	5.58	29	28.33	44	85.66	39			16,222	42

TABLE 5 — SUMMARY OF CHARGES MADE BY EACH COMPANY

Company	*F=Fixed; V=Variable; M=Mut. Fds; PF=Policy Fee; SC=Surrender Chg; Pmt=Payment; M=1000*	*Ann. Fee Range (Var.)*
Aetna*	F&V: No Sales but $20/yr. PF; SC=5%(5), 4%(2), 3%(2), 2%(1)0% after 10 yrs.	1.5%
Am. Cap. Fds	M: 0% to 8.5% sales; $15.00/yr. CF; $5 transfer fee., Distrib. Fee: $15 partial, $30 full	Depends on Fund
Am. Fidelity*	F+V: 3% Sales on V. $15 PF (once only); No SC.	1.285%
Am. United*	F: No sales; SC=10% scaling down to 0% after 10 yrs.	Not Offered
American Fds	M:0% to 5.75% sales; $10/yr CF	0.60-1.38%
Century Life #*	F: No sales; SC=12% of premiums paid scaling down to 0% after 12 yrs.	Not Offered
Conn. Mutual	V: No sales but $40/yr. CF; SC=5%(5), 4%(5), 0% after 10 yrs.	1.36–1.50%
Delta Life*	F: No sales but $12/yr. PF; SC=8%(3) scaling down to 0% after 10 yrs.	Not Offered
Equitable	F&V: No sales but $30 /yr.PF waived after $25m; SC=6%(5), 5%(3), scaling down to 0% after 12 yrs.	1.75%
Fideltity & Guaranty*	F: No sales; SC=9% scaling down to 0% after 10 yrs.	Not Offered
Fidelity Std*	F&V: No sales but $10 transaction fee; SC=7% declining to 0% on pmts held 1-5 yrs.	1.52-2.08%
Franklin Life	F: No sales; SC=9% scaling down to 0% after 10 yrs.	Not Offered
Gr. American *	F: No sales; SC=20% of 1st yr pmt + reduced interest, partially reinstated after 15 yrs.	Not Offered
Gr. Amer. Res.*	F&V: No sales but $15/yr. PF; SC=on F 5%(5), 3%(5), 2%(5), 0% after 15 yrs; No SC on V $15	1.44-1.75%
Great West*	F&V: No sales but 0 to $27/yr. PF; SC=6% of pmt. last 6 yrs. thru 15th yr.	1.71-2.25%
Horace Mann# *	F&V: No sales but $0 to $25/yr. PF; SC=8%(2) scaling down to 0% after 5yrs.; transfer fee waived currently.	1.35%
IDS Funds #	M: 0% to 5% Sales + $21/yr. Adm. Fee; some have SC=5% declining to 0% after 7yrs.	0.72-1.77%
IDS Life*	F&V: No sales but $24/yr. PF; SC=7% on pmts. held less than 6 yrs.	1.62-2.18%
Jackson Nat'l*	F: No sales but $20/yr. PF currently being waived; SC=12% (8% on Q-Flex) scaling down to 0% after 7 yr. (10 yrs. on Q-Flex)	Not Offered
Jefferson-Pilot*	F&V: No sales, $15-$30 PF until over $10,000, SL= 9-10% scaling down to 0% after 10 yrs.	1.4855%
Kemper Invest.*	F&V: No sales but $36/yr. PF on variable; SL=6% declining to 0% on pmts held 1-5 yrs.	1.86-2.30%
Keystone Fds	M: 0% to 4.75% sales + $20/yr. CF + $10 /transfer; SC=4%-1% of deposits held under 4yrs. some funds.	0.92–3.14%
Life Of S'West*	F: No sales; SC=10% declining to 0% after 6 yrs.	Not Offered
Lincoln Nat'l*	F&V: No Sales; SC=8%(5), 4%(5), 0% after 10 yrs.	1.302-1.902
Merrill Lynch Fds	M: No sales but $30/yr. CF and SC=4% scaling down to 0% after 4 yrs.	1.21–2.36%
Metropolitan	F&V: No sales; SC=7% declining on pmts held 1-7 yrs to 0% after held 8 yrs	1.59-3.25%
Mutual of America	F&V: No sales, but $24/yr. PF on F; No SC	1.20–2.625%
Mutual Of NY*	F&V: No sales but $30/yr. or $24/yr. PF; SC=5%(5) scaling down to 0% after 10 yrs.	1.00-1.75%
National Western*	F: 5% sales first 10 yrs; SC=10% (4), declining to 0% after 14 yrs.	Not Offered
New England*	F&V: No sales, but $30/yr. PF; SC=6.5% scaling down to 0% after 10 yrs.	1.70-2.08%
New York Life#	F: No sales but $20 PF; SC=7% scaling down to 0% after 7 yrs.	Not Offered
Northern Life*	F: No Sales; SC=19% scaling down to 0% after 14 yrs.	Not Offered
Pioneer	M: 0% to 8.5% sales + $10/yr. CF per account	0.50-2.0%
Price (T. Rowe) Funds	M: No sales	0.64-1.51%
Prudential	F&V: No sales but $20/yr. PF; SC=7%(2) declining to 0% on pmts held 1-15 yrs.	1.0-1.50%
Quads	M: 0% to 8.5% sales + 1.0%/yr. CF, capped at $1,000; $25 setup & SC; $15 transaction fee; .5% optional allocation fee.	Depends on Fund
Safeco*	F&V: No sales but $30/yr. PF; SC=9%(2) decreasing to 0% after 8 yrs.	1.90-1.99%
Scudder Fds.	M: No sales, but $3/yr. CF per account.	0.65-2.00%
Security Ben.	F&V: No sales but $30/yr. PF; SC=8% on pmts. scaling down to 0% after 8 yrs.	1.70-2.20%
Security First*	F&V: No sales; but $24/yr. PF, $10 transaction fee; SC=7% on pmts held less than 5 yrs., 0% after 9 yrs.	1.52-2.08%
SMA Life*	F&V: No sales but $0-30/yr. PF; SC=8% scaling down to 0% after 9 yrs.	1.89-2.80%
Southwestern*	F: No sales but $20 PF on accounts to $5,000; SC=9% scaling down to 0% after 9 yrs; V not currently being offered	Not Offered
State Bond	F: No sales; 20% scaling down to 0% after 15 yrs.	Not Offered
State Farm	F: No sales; SC=10% declining to 0% after 10 yrs.	Not Offered
Sun Life	F&V: No sales but $30/yr. PF; SC=6% declining to 0% on pmts held 1-7 yrs.	1.90-2.15%
Texas Ret. Trust	F&M: Sales,if any,reduced by "pooling",+ 1% /yr. adm. + $32/yr. PF;SC=$50(1),$25.	Depends on Fund
TIAA/CREF*	F&V: No sales; no SC in SRA or Variable, but limited to 10% annual withdrawal in TIAA.	0.28-0.47%
TransAmer Fds	M: Choice of 0% up to 4.75% sales and $10/yr. CF; SC=5% scaling down to 0% after 6 yrs on no-load funds.	0.35–3.75%
TransAmer.Life*	F: No sales; SC=9%(4) declining to 0% after 10 yrs.	Not Offered
Travelers*	F&V: No sales but $30/yr. PF on V; SC=7%(F) and 5%(V) on pmts. last 5 yrs; 1.25%/yr. optional in-time service.	1.57-2.50%
Union Central	F&V: No Sales, but 0.8% ann. chg. on F; SC=5%(1) or 7%(2) declining to 0% after 5 or 8 yrs; $30/yr. PF on V.	1.45-1.95%
Union Mutual*	F&V: No sales; but $25/yr. PF; F withdrawals limited to 20% per year.	1.60-2.20%
USAA Funds#	M: No sales but $12-24/yr. PF per fund account; setup & transfer fee $5; SC=$20	0.44-2.00%
USAA Life	F: No sales; SC=$150(1), $50(2), $25 thereafter.	Not Offered
VALIC*	F&V: No sales; SC=5%, on pmts. held less than 5 yrs., until 15th yr. of policy, waived in some circumstances	1.35–1.50%
Waddell & Reed	M: 0% to 8.5% sales, plus $15/yr. CF; SC=$5.	0.63-1.93%
Western Nat'l*	F: No sales; SC=8% scaling down to 0% after 7 yrs.	Not Offered

**=One of two or more contracts available   #=Not available for ORP*

SAFETY AND RELIABILITY OF INSURANCE COMPANIES

The safety and reliability of insurance companies has been called into question recently, first by the highly publicized insolvency of six fairly large insurance companies in other states and second by weakened public confidence in view of the debacle in the savings and loan industry. The problem arises because many insurance companies, in their efforts to achieve high interest rates, have purchased high yield bonds (called "junk bonds" in the vernacular) some of which have become almost worthless in recent years and have placed major money into high risk real estate which has declined dramatically over the past several years. These depreciated possessions then are determined to be inadequate to provide reserves needed to meet future obligations of the company. When rumors or information gets around indicating that a company is on shaky grounds, then participants begin to withdraw their money, making the situation much worse for the company.

The question has become: Can I count on the insurance company carrying my ORP/TDA to be able to meet its obligations to me (and many others) over the many, many years which I will be putting money into it and then being paid my annuity out of it? This question is appropriate only with regard to the fixed portion of an insurance product, which is dependent on the general fund of the insurance company and can be called upon to meet all obligations of the company. Variable accounts and mutual funds are separate accounts held by a custodian bank and fully exempt from the vagaries of the insurance company, although their value at any given time will fluctuate up and down with the value of the stocks, bonds, or money market securities owned by it on your behalf.

For those utilizing the fixed portion of an insurance company product, there is no "fail-safe" method of evaluation. Yet, each of the four factors mentioned below has significant relevance to the question of safety and reliability.

1) Guaranty Association – The Insurance Guaranty Association is a program set up by state law which accepts voluntary contributions from insurance companies to cover losses in bankrupt companies and ultimately returns the money to the contributing companies through tax deductions over the following ten year period. The amount covered under the Guaranty Association was never appropriate to a life-time retirement program like ORP, but the fact that it was apparently reduced in 1987 raises questions. The program used to cover "up to $300,000 for one or more annuity contracts issued to the same contract holder." The 1987 revision changed that to cover "up to $100,000 for one or more annuity contracts issued to an individual or up to $5 million unallocated annuity contract benefits held by one contract holder." Since "contract holder" is often the college, it is unclear which statement offers the greater protection, and no one will hazard a careful definition of what the law means. Bills were offered in the Senate during the 1991 and 1993 legislative sessions to clarify the law and reestablish the $300,000 guaranty assurance, but neither bill was passed into law.

The Guaranty Association has never been used for annuities in Texas, although at least two companies have gone into "rehabilitation" for a period of time. Both of these paid off their obligations in full, eventually, although there was some loss of interest in the process. If a major company with vast annuity commitments became insolvent, it is extremely doubtful that the Guaranty Association could or would come to the rescue. Its usefulness is probably restricted to assisting with a small company's obligations. Thus the Guaranty Association is not, and probably never will be, anywhere near adequate protection for life-time retirement programs.

2) State Regulation – Further question was raised when the Senate Insurance Committee in 1989 turned up facts revealing that the Texas Board of Insurance had been terribly lax in supervising and evaluating insurance companies. Here was another example of a Texas board apparently being more beneficial to the regulated industry than to public interest. Major revisions in the Texas Insurance Board were made by the 1991 Legislature, in accord with campaign promises of Governor Ann Richards, but the extent to which these changes will reduce risk is yet to be determined.

3) Analysis of Company Holdings – The worry about so-called "junk bonds" and speculative property investments has led to much more careful reporting and analysis of these kinds of investments on the part of insurance companies and rating agencies. Several studies of the extent of these investments, comparing company by company, have recently been issued by financial magazines and agencies, and are available in libraries or upon request. Most reliable companies are also beginning to report these facts much more noticeably and fully in their annual reports shared with each policy holder. Thus, information is available on the extent of these kinds of investments in all companies. Unfortunately, it is up to each person who has a significant amount of money in the fixed account of an insurance company to assure himself or herself of the solidity of the company's investments by considering these materials and reports.

4) Company Ratings – A. M. Best Co., Standard & Poor, Moody's, and Duff & Phelps all have traditionally given ratings to insurance companies, based upon a professional analysis of their business, investments, and experience. Such ratings have at least three problems: 1) they are difficult for the layman to understand because of many intricacies in interpretation and definition, 2) they are paid for by the company being rated and tend to have a favorable bias; and 3) they are often conveyed by the concerned insurance company in a way that sheds the best light possible, and can be suppressed by the company if unfavorable. Nonetheless, consideration of these ratings is useful, and a low rating by any one of them should be regarded as a danger signal. On the other hand, companies which have gone into receivership were given acceptable, even high ratings up until they actually were caused to cease business by state regulators.

Weiss Research, Inc., P. O. Box 2923, West Palm Beach, FL 33402, entered the insurance rating field in 1989 and provides a more easily understood rating, based on a more conservative analysis, and is not dependent on cooperation of the rated company nor is the rating funneled through the company. While the ratings are not as well regarded within the industry as the older companies, ratings are available by telephone ($15 per company) at 800-289-9222 or in detail and in writing at $45 for one company and $95 for three companies. Call for information or to place an order if interested.

Remember that this concern about safety and reliability of insurance companies applies only to the fixed annuity plan. Variable annuities and mutual funds are based on an actual purchase of stock, bonds, and/or money instruments. These are held in a distinct, discrete ownership under a custodian—their value will fluctuate up and down with the market, but the instruments themselves are not obligated to the general welfare of the insurance company or the sponsoring fund family. They have little threat of insolvency, although their value fluctuates regularly.

What should all of this mean to the individual with an ORP or TDA? Probably only that more caution should be exercised in choosing companies and products, seeking to avoid companies which have an inadequate history and/or financial report. Some sales persons who want a share of your business are suggesting that you should not have more than $100,000 (because of Guaranty Association) in any one company. While some diversity is always valuable in long-term investments, it is doubtful that the guaranty association assurance is worth the bother and risk of keeping all accounts below $100,000, especially since accumulations will almost inevitably rise above that amount by compounding through the years anyway.

Careful and thoughtful attention in selecting the company and the products you use is the only solution to the problem. Then, you need to stay alert to changes in the business through the years, and exercise the flexibility and transfer provisions if questions become severe. Here is another reason for seeking maximum flexibility and ease of surrender or transfer in the products you use for ORP and/or TDA.

MOST FLEXIBLE CHOICE FOR ORP/TDA

Placing your ORP and/or TDA directly into mutual funds without going through an insurance company provides flexibility and certain possibilities not available in any other 403(b) products. This choice has been available since 1981, when TJCTA was instrumental in amending the ORP law to allow this type of investment in keeping with national standards for tax-deferred programs. Colleges and universities were somewhat slow in making this opportunity available, and there are still some institutions which have not approved such programs. Direct use of mutual funds, however, is now by far the fastest growing location for ORP/TDA investments, and this opportunity should be submitted for approval wherever it is not now offered.

Since many faculty and librarians are still unfamiliar with this possible location for their ORP/TDA investments, this section will explore some of the advantages and disadvantages of utilizing this most flexible program. Using a family of mutual funds—or a custodial program which allows use of any number of available mutual funds—provides for great diversity along with professional management in a variety of areas for investments. Money market instruments, all kinds of stocks, commercial and government bonds, even precious metals and real estate, are available through mutual funds in about any mix an individual might want to establish. As shown in Table 1, twelve different fund families are now available for this program, and two offerings (QUADS and Texas Retirement Trust) allow you to select from among a vast array of mutual funds. For an additional fee of 1% or 2% of your accumulated value, you can even engage a financial advisor to manage the placement of your purchases and your accumulation.

Direct purchase of mutual funds should be considered if you follow (or wish to follow) developments in the financial field and are willing to assume responsibility for directing payments toward chosen investments and for redirecting accumulations to meet changed or changing conditions.

Potential Advantages

Potential advantages of using a group of mutual funds are: 1) very wide range of choices as mentioned above and shown in Table 1; 2) full freedom for transfer between funds without restrictions or cost in most situations, often by a telephone call; 3) ability to check value of your account and keep up on what is happening to it in daily newspaper; 4) automatic participation in the highly recommended practice of "dollar cost averaging" (buying more shares when price is low and fewer when price is high); 5) continued flexibility even into retirement; 6) clear explanation of costs with many "no load" funds available; and 7) avoidance of paying annual "mortality and expense risk" fees, which often amount to 1% to 1.5% annually on full accumulated value of account in insurance variable accounts.

A wider range of investment possibilities, continued flexibility, and management possibilities even into retirement, and the avoidance of "mortality and expense" fees during the years of accumulation are the factors which distinguish direct investment into mutual funds from use of variable annuities within an insurance company. Each of these factors can be significant, as demonstrated in the example below.

Potential Disadvantages

Potential disadvantages are: 1) multiplicity of offerings may complicate and confuse decision making; 2) advantages are gained only if you pay attention to your investments and make rational decisions for change on occasions; 3) possibility of some periods in which your investment decreases in value since there is no guaranteed return; 4) no assurance of a given annuity rate or promise of lifetime income backed by insurance company; 5) greater volatility and fluctuation in value of your investment.

You may think that having the flexibility of a group of mutual funds and using it once or twice a decade is of little significance. Indeed, modest management of funds can make a major difference in the outcome of your savings/investment program, as this over-simplified example demonstrates:

Suppose that your ORP value had reached $200,000 by end of 1988, at which time you placed it in a growth mutual fund *for one year only*. The median return on growth funds listed for 1989 was 27% (high was 49.95% and low was 8.52%, while the fixed account returns averaged around 8%). Just one year in a growth fund at the median return would add $38,000 to the value of your account in excess of the 8% return in fixed.

That $38,000 left for the next 20 years in a fixed type of account returning 8% would produce $177,118 more for you than if you had left it in the fixed account during 1989. Of course, 1990 returns in growth funds were mostly negative, so your benefit would have been temporarily wiped out if you had not moved back into a more stable, fixed type of investment at the end of that year.

Paying the 1%-2% mortality and expense assurance fee also can make a major difference over a long period of time. The difference between a 9% return compounding over 20 years and an 8% return on $200,000 is $188,700, and the differential increases dramatically as the number of years for compounding increases. Therefore, letting the insurance company keep that 1% to 2% of your total value each year in small annual amounts, in order to guarantee that it will pay you a lifetime income no matter how long you live or how much it costs to get payments to you at that time, is a significant expense.

The value of continuing flexibility and management possibilities into and during retirement, available in mutual funds but still not generally offered by insurance products, is elaborated on in the article "When it Comes to Retirement," on page 18.

Thus, there are a number of fairly significant advantages in placing your ORP or TDA directly into mutual funds, the most flexible and amenable investment for tax deferred retirement and savings. It may not be the best alternative for everyone, but for the person interested in managing an investment in modest ways in order to adapt to changing economic times and changed personal circumstances, it should be carefully considered.

OTHER FACTORS OF IMPORTANCE

Because you cannot be sure what any one product or company will do or even how your needs may change, you want maximum flexibility and availability of information in your program so that you are able to adapt it to changing economic conditions, retirement objectives, and company offerings. These additional factors, therefore, have substantial significance in your choice.

Flexibility In Investments. As described earlier, having a variety of types of investments available and the opportunity to move between them can, if you make sound decisions, improve your performance significantly over the years. If you have only "fixed type" annuities, you are never able to participate in growth of the stock market; but if you have only a single "variable type" annuity, you will never have the opportunity to get outside the "roller coaster" trends of the stock market.

All companies offering both major types of investments allow changes in the proportion of new money going into either or both plans, and most allow transfer of all or part of accumulated assets from Fixed to Variable, and *vice versa*, both during the accumulation period and at retirement. Once an annuity mix between Fixed and Variable is determined at retirement, it cannot be changed in most situations. Mutual fund groups and some companies with several offerings within the Variable offer flexibility even after retirement by allowing transfers from one fund to another.

Surrenderability. So long as you participate in ORP payments, you cannot surrender your ORP annuity or borrow on it. A 1973 state law established these facts, no matter what your contract may say. In TDA and after retirement in ORP, however, the privilege of surrendering (cashing in) in whole or in part becomes a potentially valuable feature. If possible, ease of surrender and low or no cost for exercising it should be sought in any TDA or ORP. TIAA-CREF, with its history of very low costs and favorable performance, loosened up its transfer and surrender policies in recent years. Transfer and surrender are now allowed from its CREF (Variable) portion, provided both the employer and the participant elect the new program. Transfer or surrender from the TIAA (Fixed) portion is limited to 10 percent per year, the same as allowed without surrender charges in most combination annuities with restrictions on transfer/surrenders.

Transferability. Ability to shift your program to another qualified employer or to another company is another feature of value. It provides recourse in the event of dissatisfaction with one company and opportunity to utilize new products which may be introduced into the tax deferred field. All companies studied allow such transfers, but several restrict the portion of fixed accumulation which may be transferred and/or assess a significant charge. Unfortunately, a number of companies are now using high surrender charges, especially in early years, to make transferring difficult and expensive.

Loan Privileges. Since the 1986 tax law prohibits most surrenders of TDAs until age 59½, ability to borrow from your program has greater importance than in the past. Most insurance companies (but not all—and only a few of the mutual fund families) offer a loan of $1,000 to $50,000 based on your assets, which must be paid back within five years (except for loans used in purchase of a primary residence, which allow ten years). A net cost of 2% to 4% is charged on the loan by most companies. Under many conditions such a loan might be preferable to surrender since tax will be due on any surrender.

Guarantees Offered. As indicated previously, guaranteed interest rates are becoming more significant due to the decline of current interest. But, guarantees against changes in the contract, including increases in costs, vary considerably from company to company. Of course, current interest and annuity rates are expected to change in all programs, but some companies reserve the right to change many features of the contract, even including so-called guarantees, at the option of the company. Obviously, the more certain the features of a contract are, the more you can be assured of what you are buying. It is a good idea to request a copy of the contract and consider it carefully, particularly if any matter seems to be at variance with information in these articles. Since you are actually buying the contract and it may be with you for 30 to 70 years, you should get a copy and study it as you wish.

Sound Companies. Purchasing products for ORP/TDA inevitably involves some risk as to the soundness and reliability of the company to which your investment is entrusted. In view of considerable questioning of the stability and reliability of insurance companies in recent years, you will want to read with care the supplemental article on "Safety and Reliability of Insurance Companies" on page 14.

Since all companies listed are qualified to do business in Texas and are regulated by the Insurance Board and/or the Securities Board, you can assume that each company has passed periodic inspections and shows no obvious indication of inability to fulfill obligations. In addition, various rating agencies report on insurance companies with regard to various features of their financial soundness and ability to meet obligations, a practice discussed in some detail in the previously cited article. While ratings on all companies studied are available, interpretation is complicated enough that ratings are not published herewith. Unfortunately, neither state inspection nor company ratings assure you fully of soundness, leaving you as buyer to be careful and thoughtful in selecting a company and then to remain alert to changes through the years.

Service and Reports. These vary greatly from company to company. Easy access to competent service and advice, plus regular, up-to-date information to you as participant, are features to be evaluated in the ORP or TDA plan. Companies range from those with many persistent, sometimes over-eager salespersons, to those with no agents at all. Some salespersons are "locked in" to one company's products, while a growing number serve as brokers for several different products. In some instances the broker-type agent may shop around for a better product for your use, something you can always do yourself if willing. Reporting practices range from a full report on status of account each time a payment is received to one annual report presented at the company's convenience.

Death, Disability, Divorce. Most products provide beneficiary arrangements which make transfer easy in case of death of the participant, and a few guarantee that the death benefit will always equal or exceed actual payments into the plan. Many also provide early payment arrangements in case of disability. ORP/TDA products are subject to court action for division in case of divorce, and pose a somewhat difficult problem in such instances.

Frequency of Use. The number of faculty and librarians using a given product for ORP should not be determinative of where your ORP and/or TDA should be placed. Yet frequency of use may direct your attention toward certain companies, and whether a given company's share of the business is growing or decreasing may give some indication about the product. The ranking of each company reported herein in terms of frequency of use for ORP state-wide and the trend of its business, up or down, are provided in Table 6.

You will do well to inquire into each of these factors and evaluate their importance to you personally.

Summary of Factors

These articles have described factors which should influence your choice of a product for your Optional Retirement Program (if you have chosen ORP) and/or your Tax Deferred Account. Since each product has one or more areas in which its offering is significantly weaker than some other, and since the relative importance of various factors does and should vary from person to person (depending on such factors as personal financial condition, age, professional development, and personal inclinations), no single offering demonstrates consistent superiority for all persons.

Every faculty member should have several choices available and should make his or her choice on the basis of considered facts and factors. That choice should be kept up to date and relevant to current conditions by means of reconsideration at least annually. In Table 6, you will find a table which ranks companies on a number of these factors.

All Things Considered

A quick glance at Table 6 (as well as Tables 2A-2F on variable performance) reveals that no company is consistently ranked high in all features, and you need to remember that not all important features are reflected in this table and that ranked elements are not of equal importance. For example, for a person who is likely to be a participant for only two or three years, the surrenderability rankings (given in third column for withdrawal after five years) might be more important than all other considerations. Often, the difference in ranking is caused by a very small difference in performance or projection, suggesting additional caution in comparing specific rankings.

Table 6 Described

Table 6 ranks each company on certain factors reported in other tables, lists number of Variables or Funds available, presents our comment on two flexibility factors, and ranks companies in terms of frequency of use for ORP in Texas, noting whether the trend is up or down in terms of customer participants. In each column under Fixed Annuities, the number designates how that company's product ranked among all those for which information on that factor was available. A "1" denotes the best performance or projection of all the companies in that column and rising numbers indicate lesser status.

The first two columns show how that company ranked in actual performance of the fixed annuity for the five years ending December 1992, figures presented in Table 3. Column 3 ranks the amount of charge for withdrawal at the end of five years, ranging from those with no surrender charge (ranked 1) to the highest cost (ranked 40). The next two columns are drawn from Table 4, and depend on current rates which may change often and handily. The 30-year accumulation value is largely a function of current interest rates, subject to all of the qualifications specified in that section. The current annuity rate may give some indication of company practice in annuitizing values. The sixth column ranks companies on the basis of guaranteed retirement income reported in Table 3.

The seventh column gives the number of choices in funds or variable accounts offered by each company. Transfer possibilities between Fixed and Variable accounts are in the next column, where the designations are:

TABLE 6 — COMPARATIVE RANKINGS
SUMMARY OF SELECTED ITEMS FROM PREVIOUS TABLES

	FIXED ANNUITIES						*VARIABLE*				
	ACTUAL		*CURRENT ILLUSTRATION*			*Grntee*	*Nmbr*	*FLEXIBILITY*		*FREQUENCY*	
Company	*5-yr Add*	*5-yr No-Add*	*Wthdrwl Cost 5-yr*	*30-yr Accum*	*Annuity Rate*	*Ret'mnt Income*	*of Choices*	*Transfer F<->V*	*Surrndr Plans*	*Of Use in ORP*	*Trend*
Number Ranked	*37*	*36*	*40*	*42*	*38*	*42*					
Aetna*	10	10	14	5	23	28	5	PART	LOSS	2	UP
Am. Cap. Fds.		Group of Mutual Funds Without Annuity					14	FUND	FEE	22	UP
Am. Fidelity*	30	32	1	35	8	21	1	COST	FULL		
Am/ Fds		**Group of Mutual Funds Without Annuity**					**21**	**FUND**	**FULL**	**12**	**UP**
Am. United*	**13**	**8**	**26**	**30**	**31**	**26**	**0**	**NONE**	**LOSS**	**65**	**DOWN**
Cenutry Life#*	**33**	**6**	**35**	**11**	**3**	**12**	**0**	**NONE**	**LOSS**	**79**	**SAME**
Conn. Mutual		Group of Variable Accounts					4	FUND	LOSS	50	UP
Delta Life*	9	7	24	28	25	19	0	NONE	LOSS	30	DOWN
Equitable	27	22	23	24	28	35	4	FULL	LOSS	42	DOWN
Fidelity & Guaranty*			**21**	**1**	**2**	**8**	**0**	**NONE**	**LOSS**		
Fidelity Std.*	**8**		**36**	**7**	**12**	**23**	**6**	**FEE**	**COST**	**84**	**DOWN**
Franklin Life	**36**		**33**	**25**	**9**	**30**	**0**	**NONE**	**LOSS**	**65**	**UP**
Great American*	7	2	37	3	7	22	0	NONE	COST	33	UP
Gr. Amer. Reserve*	26	24	14	4	1	3	5	GOOD	LOSS	11	DOWN
Horace Mann#*	24	30	1	23	20	1	4	FULL@	LOSS		
IDS Fds#		**Group of Mutual Funds without Annuity**					**23**	**FUND**	**SOME**		
IDS Life *	**25**	**21**	**27**	**29**	**35**	**25**	**6**	**GOOD**	**COST**	**13**	**UP**
Jackson Nat'l*	**4**	**4**	**30**	**18**	**33**	**3**	**0**	**NONE**	**LOSS**	**23**	**UP**
Jefferson-Pilot*	28	29	19	27	26	10	3	FULL	LOSS	20	UP
Kemper Invest.*	19	19	11	38	21	6	6	GOOD	COST	9	DOWN
Keystone Fds		Group of Mutual Funds without Annuity					26	FUND	FEE	24	DOWN
Life of S'West*	**1**	**5**	**40**	**21**	**22**	**14**	**0**	**NONE**	**LOSS**	**39**	**UP**
Lincon Nat'l*	**18**	**17**	**9**	**14**	**36**	**29**	**8**	**FULL@**	**LOSS**	**4**	**DOWN**
Merrill Lynch Fds		**Group of Mutual Funds without Annuity**					**20**	**FUND**	**LOSS**	**21**	**UP**
Metropolitan	21	25	16	37	14	39	7	FULL	COST	10	UP
Mutual of America							12	FULL	FULL		
Mutual of NY*	14	9	18	31	13	8	7	GOOD	LOSS	15	DOWN
Nat'l Western*	**32**	**12**	**31**	**16**	**31**	**7**	**0**	**NONE**	**LOSS**	**28**	**DOWN**
New England*	**37**	**36**	**34**	**19**	**32**	**20**	**5**	**PART**	**LOSS**	**54**	**UP**
New York Life#	**35**	**34**	**8**	**40**	**38**	**40**	**0**	**NONE**	**LOSS**	**77**	**DOWN**
Northern Life*	11	33	38	17	6	37	0	NONE	LOSS	26	DOWN
Price (T. Rowe) Fds		Group of Mutual Funds without Annuity					32	FUND	FULL	49	DOWN
Pioneer		Group of Mutual Funds without Annuity					13	FUND	FULL	19	UP
Prudential	**12**	**15**	**20**	**42**	**17**	**38**	**9**	**PART**	**LOSS**	**44**	**DOWN**
Quads	**All Mutual Funds through Custodial Plan**					**3000+**		**FUND**	**FEE**	**38**	**UP**
Safeco*	**17**	**11**	**22**	**34**	**29**	**13**	**5**	**PART**	**LOSS**	**36**	**DOWN**
Scudder Fds		Group of Mutual Funds without Annuity					21	FUND	FULL	37	UP
Security Benefit	29	28	10	22	18	27	7	GOOD	LOSS	8	UP
Security First*			29	14	4	17	6	FEE	LOSS		
SMA Life*		**31**	**25**	**36**	**10**	**32**	**13**	**FULL**	**LOSS**	**79**	**UP**
Southwestern*	**34**	**27**	**12**	**13**	**24**	**24**	**0**	**NONE**	**LOSS**	**41**	**DOWN**
State Bond			**39**	**12**	**34**	**36**	**0**	**NONE**	**COST**	**93**	**DOWN**
State Farm	31	35	6	41	11	18	0	NONE	LOSS	53	DOWN
Sun Life			7	39	16	16	7	GOOD	LOSS	40	DOWN
Texas Ret. Trust	All Potential Funds through Pooled Accounts					3000+		FUND	FEE	29	UP
TIAA/CREF*	**2**	**1**	**LIM**	**2**	**6**	**41**	**5**	**PART**	**PART**	**3**	**UP**
TIAA/CREF SRA#	**6**	**6**	**1**	**6**	**6**	**41**	**5**	**PART**	**FULL**		
TransAmerica Fds		**Group of Mutual Funds without Annuity**					**16**	**FUND**	**SOME**	**32**	**UP**
TransAmerica Life*	22	18	32	32	19	34	0	NONE	LOSS	31	SAME
Travelers*	15	16	28	26	37	2	21	PART	LOSS	5	DOWN
Union Central*	20	23	5	33	27	31	6	PART	LOSS	71	DOWN
Union Mutual*	**23**	**20**	**LIM**	**10**	**9**	**32**	**5**	**GOOD**	**LIMIT**	**16**	**DOWN**
USAA Fds#		**Group of Mutual Funds without Annuity**					**11**	**FUND**	**FEE**		
USAA Life	**16**	**14**	**4**	**8**	**15**	**5**	**0**	**NONE**	**FEE**	**7**	**DOWN**
VALIC*	3	3	16	9	5	14	10	GOOD	LOSS	1	UP
Waddell & Reed		Group of Mutual Funds without Annuity					13	FUND	FULL	27	UP
Wetern Nat'l*	5	13	13	19	15	10	0	NONE	LOSS	46	UP

* = One of two or more possible contracts.
# = Not for use in ORP.
@ =Current practice not in contract.

FULL = no charges and no substantial time limits; GOOD = no charges but limited in some way; COST = charges which may be based on surrender or sales charges; PART = Fixed to Variable limited but other direction full; FUND = transfers only among variable or mutual funds; NONE = no variable available. In the column on Plans for Surrender the designations are: FULL = no charges and readily available; FEE = modest surrender fee; LOSS = short term charges disappearing after several years; COST = substantial cost continuing to retirement; SOME=charges depend on fund.

The final two columns give the rank of included companies in terms of number of participants in Texas ORP statewide, and the trend (Up, Down or Same) in the number of participants in 1991-92 compared with 1990-91.

The Decision Is Yours

With these rankings and all of the other ideas developed in these articles, you should be able to select a vehicle for your ORP or TDA which will meet your particular needs and wishes. In all matters, remember that you are in the driver's seat as you move towards selection of a vehicle for your retirement and tax sheltered savings program. Do not be cowed or "snowed" by an assured or assertive salesperson.

Ask the questions made explicit in this article and get satisfying answers:

1) What are the probabilities of a good return on your investment through the years? Is it or can it be made adaptable to changing economic conditions and changing needs?

2) Is there a flexible choice between Fixed and Variable types of investments, and can you shift accrued assets from one to another easily and without cost? Do you have some continuing choice of investment alternatives or are you wholly dependent on the company's decisions?

3) Do you have assurance of maximum annuity rates and maximum flexibility of choice as to time and type of retirement settlement opportunities?

4) Are the charges and deductions clearly stated and in minimum amounts throughout the life of the contract?

5) Is the contract surrenderable for cash value, in whole or in part, after leaving covered employment for ORP and after age 59½ for TDA? Does it allow lump sum withdrawals in lieu of electing an annuity during retirement?

6) Is the program easily transferable to another company within ORP? To other kinds of tax sheltering employment? At what costs? Do high surrender charges or other devices tend to lock you in and limit your choices?

7) Are costs, annuity rates, and other features of the contract permanent, or does the company reserve the right to change certain of these at its option?

8) Does the company have soundness and experience which assure its ability to fulfill its contract and provide good management through the years?

9) How adequate to your needs are the services and reports offered by the company?

TJCTA offers this information to help you make sound decisions about what is indeed the most significant financial decision you will ever make.

WHEN IT COMES TO RETIREMENT

Throughout the years, TJCTA has provided this analysis of products for use in ORP and TDA in an effort to prepare members for financial security when they come to retirement. Now, many are actually approaching or engaged in retirement, and it becomes appropriate to provide some thoughts concerning ORP and TDA at and during retirement. All of the saving you have been doing— forced and voluntary—can easily come together to provide an economic base for a fruitful and enjoyable retirement—but not without some planning and thoughtful consideration.

Where Are You?

The first thing to do in planning for retirement is to get a true estimate of the net worth of your personal and/or family possessions. Many worksheets for calculating net worth are available. Assets will include cash or equivalents, investments, business or royalty interests, real property (such as home, furnishings, cars, etc.), and long-term savings such as TRS, ORP, TDA, IRA, and the like. Set your liabilities (mortgage, debts, taxes and other obligations owed) against these assets and calculate your net worth. Generally, real property should be valued at a low level for retirement calculations, since you probably will go on using most of it and it is not readily available for sale. When you finish those calculations, you very possibly will be surprised at how much you are worth, mostly because you have acquired ORP and TRS values almost without thought over the years, and they now have a very significant value which you may not have considered in dollar terms heretofore.

What Will You Need?

Next, you need to estimate your probable expenses and income during retirement. Generally, you will need about 70% of your current gross income after retirement to maintain about the same standard of living, although this figure can vary significantly because of special circumstances. If you are planning to sell your home and move to a new locality, have some exotic plans for travel, or have to undertake special care of family members, you will need to adjust this estimate accordingly. Health insurance is one of the major benefits provided for retirees from Texas public colleges and universities; you will want to file for Medicare immediately upon reaching age 65, and maintain the supplement which your former employer is supposed to supply. You will also want to keep liability, household, and auto insurance coverages up to date, but other insurance is unnecessary unless it serves particular estate purposes. You will do well to be sure that your estate planning is in good shape, and provide for death plans (including executing the Instructions to Physicians under the Texas Natural Death Act and a Durable Power of Attorney for Health Purposes).

Income will come primarily from three possible sources.

1) **Social Security Income** is something you may not have calculated with any accuracy, and you need to do that now. Contact the Social Security office to be sure your credits are all correct and to get an estimate on what your payments will be. Payments go up substantially if you work beyond age 65 and are reduced substantially if you begin receiving benefits at age 62 or prior to age 65.

2) **Continued Earnings** are another source of income to calculate. Many community junior college faculty members continue teaching as adjunct, or part-time, faculty following retirement. Self-employment of various kinds (consulting, research, authorship, artistic production, or new business) is another real possibility for continued earnings—just be sure this is an enjoyable as well as productive pastime rather than an unwanted chore in retirement. (Such income may reduce your Social Security payments prior to age 70, and may cause you to pay tax on up to 50% of your Social Security payments at any age.)

3) **Retirement Income** from ORP or TRS, plus supplemental income from TDA and other investments, will be a major source of income. Considerable thought needs to go into how and when these will be taken or distributed to you. TRS offers only a few alternatives as to the amount that will be paid as a monthly stipend and for how long it will continue. But ORP, TDA, and other investments/savings, if you have followed TJCTA's suggestions through the years, offer the flexibility that will allow you to adapt payments to changing conditions, meet emergencies, and take advantage of special opportunities in a way that adds greatly to enjoyment in retirement.

4) **Other Income** may come from use or sale of property or possessions and other miscellaneous sources, but usually will not be very large.

Strategy Regarding ORP and TDA

Information in these articles has often emphasized the value of flexibility and adjustability in products used for ORP and/or TDA. This flexibility becomes particularly valuable at and during retirement. All mutual funds and an increasing number of insurance annuities now offer a plan where you do not have to turn your entire savings into monthly payments; instead, you are allowed to take annually an amount at least equal to that which IRS requires after age 70½, recalculate that amount each year, and thus often have an account which keeps growing even after you begin to utilize it in retirement.

Since Social Security and TRS payments must be taken on a monthly basis, one should be in a position to supplement this monthly income as deemed necessary on a regular basis and then maintain the remainder of the accumulation as a reserve from which funds can be withdrawn to meet special emergencies, take advantage of opportunities for travel or purchase, and supplement monthly payments as needed. These flexibly available funds allow for greater enjoyment and comfort in living than is possible with simple monthly payments, and the balance is available as part of one's estate, rather than having been used entirely in providing a monthly annuity.

In the case of mutual funds, you also maintain the ability to manage these funds after retirement, directing them toward better earning investments as you wish. Adequacy is the first consideration in economic planning for retirement, but this flexibility is a close second, especially for professionals and their families. A flexible ORP or TDA product allows for providing this flexibility and maneuverability in a way almost no other investment can do. Be sure you are using your ORP, if you are in it, and your TDA—whatever retirement program you have, to obtain this tremendous boost for retirement planning and living.

Non-Financial Considerations

This publication deals in large measure with financial matters related to retirement. That is because decisions about ORP, TDA, and other investments do provide a "ground-zero" basis for a happy and creative retirement. The key to creating and experiencing a satisfying retirement is planning—preparing yourself emotionally, psychologically, physically, as well as financially.

Retirement can mean embarking on a new and vital phase of life, one filled with fresh opportunities, expanded interests, extended service to the community, and deep satisfaction. Retirement can be the most enjoyable and even productive time of your life—but not unless you plan for it.

You may be one who simply glories in the freedom retirement offers to re-create your life in new patterns; or you may need to explore how you can achieve the same satisfactions that have come to you in your professional life—status, prestige, structure, sense of accomplishment. There are almost as many patterns for successful retirement as there are retirees—but it is clear that preplanning and thoughtful inclusion of those close to you in such planning are necessary for such success.

Through the years TJCTA has sought to provide impetus and guidance for you to achieve satisfactory and satisfying retirement.

90 DAYS TO DECIDE: ORP OR TRS?

If you are a new appointee who is qualified for participation in the Optional Retirement Program (ORP), you have just 90 days in which to decide which retirement program you will use. Even visiting professors and those in Texas on short term assignment need to make this decision if there is even the remotest possibility that they may return to Texas higher education sometime in the future. Veteran faculty will do new appointees a great service if they see to it that they have a copy of this *TJCTA Messenger*, are aware of the importance of this decision, and are encouraged to join TJCTA.

Texas law requires all full-time employees to participate in either ORP or Teacher Retirement System (TRS), and all new appointees will be placed automatically in TRS upon employment unless they have elected ORP prior to the first paycheck. Faculty, librarians, and other professionals, not including anyone in a classified position, may choose the optional alternative but must make this important decision during the first 90 days in a qualified position. Once made, the decision is irreversible and will continue in force for the full duration of employment in any Texas public institution of higher education. Changes in positions or institutions and interruptions in service notwithstanding, the decision for TRS or ORP will hold for all time.

This article and much of the other content of this issue of the *TJCTA Messenger* provide information to assist in making this decision.

TRS and ORP Compared

The choice of ORP as an alternative to TRS has been available to faculty and librarians since 1967, when TJCTA was crucially instrumental in passing legislation which allows this choice. Prior to that time, all employees were required to participate in TRS. The transportability of ORP to another institution in another state and its earlier vesting period (one year as contrasted with 10 years in TRS at that time but changed to 5 years in 1989) were the main features which made ORP a valuable alternative in a profession in which hiring is from national and world markets and in which at least two or three changes in position are normal before settling down to a career.

ORP and TRS are totally different in concept and operation, making comparison quite difficult. In addition to this brief treatment of the two programs, be sure to read carefully "An Overview of TRS and ORP" published by the Coordinating Board and which by rule must be provided to employees eligible to elect ORP. You may also want to read a leaflet, "TRS-ORP," published by TRS and available from your personnel department or TRS in Austin.

The **Teacher Retirement System (TRS)** is a stated benefit program, in which your retirement benefit according to current formula will be 2.0% of your average salary in the highest three years, multiplied by the number of years you have participated in the program. Thus after 30 years of service, your maximum benefit would be 60% (30 x 2.0%) of your average salary over the three years in which your earnings were highest. Rules allow you to increase your years of service by purchasing credit under some conditions for years in military service, in out-of-state teaching, or on special leave. TRS also has a death benefit and disability feature which offer some protections not included in ORP. TRS retirement benefits do not vest (become permanently committed to the participant) until after 5 years of participation, and then only for purposes of income at retirement age. Upon leaving covered employment, a participant may withdraw only his or her own payments, plus 5% interest, with the state's share reverting to the system.

The **Optional Retirement Program (ORP)** is a cash accumulation retirement program in which you yourself select the vehicle or vehicles into which yours and the state's payments are placed. Your retirement benefit will be whatever the payments and earnings through the years can produce. Investments are made in programs offered by many insurance and mutual fund companies which are designated as 403(b) programs, most of which are described in some detail in other articles in the *TJCTA Messenger*. There is no death or disability benefit beyond the contributions made or the value accumulated. ORP vests in the participant as soon as he or she begins a second year of employment. Upon leaving covered employment after more than one year, the entire accumulation, both state and personal, goes with the participant and may be continued under another qualified employer, held for future use, or under some circumstances, surrendered for cash if taxes and penalties are paid.

Why Most Choose ORP

Most faculty, librarians and other professionals coming into Texas public colleges and universities who are qualified for ORP now use it rather than TRS for at least three reasons:

1. One year vesting is of great value in a profession in which two or three changes in position are normal before settling down to a career.

2. Potential retirement benefits are substantially greater, although the amount of benefit is less definite. Any estimate of retirement benefits in 30 or 35 years is subject to many unknown factors. Given the same salary conditions over a 35 year career in Texas, however, a person's "estimated" retirement income in ORP products will more than double TRS provisions, but the *guaranteed* amount in most companies may be slightly less than TRS results.

3. ORP accounts are transportable to other institutions in other states—perhaps not as official retirement programs, but as additional tax deferred savings programs. TRS is limited to Texas schools and colleges and can be utilized for retirement purposes only.

For faculty members coming into Texas in mature years (age 55 and beyond), entering at a high salary, and having high likelihood of completing their careers here, TRS might produce benefits in excess of those earned by ORP in the relatively short period available to retirement. Also, in TRS the individual is removed from all responsibility for managing or paying attention to this major investment. Questions arising at retirement are much simpler in TRS than in ORP because choices are much more limited. Now that both TRS and ORP are tax deferred (paid out of salary and not subject to income tax), the take-home pay under TRS is slightly greater than in ORP because 6.4% of salary is required in TRS while 6.65% is required in ORP.

This is a decision required of a new appointee during the first 90 days after employment. You should seek information from various sources if you have any questions, and make your choice of TRS or ORP after careful consideration.

THREE-FOURTHS OF ELIGIBLE EMPLOYEES CHOOSE ORP

More than three-fourths of Texas community junior college employees eligible to do so have elected to participate in one of the optional retirement programs (ORP) instead of the state's Teacher Retirement System (TRS). An annual study of participation in the optional retirement programs reveals that during the 1991-92 academic year 8,575 (80 percent) of the 10,724 eligible employees rejected TRS in favor of one of the optional programs. The statistics continue to indicate an overwhelming preference for ORP by new employees.

Under current law, an employee must choose within 90 days of initial employment whether or not to join the Teacher Retirement System. Failure to make a choice is interpreted as a positive decision to enter TRS. Once the election is made—whether by default or otherwise—it is considered irrevocable for the duration of the individual's employment in Texas institutions of higher education. (An exception was permitted during the 1979-80 academic year, when special legislation provided that ORP participants could rejoin TRS on a "one-time-only" basis.)

The law provides that a total of 13.96 percent of full salary (6.65 percent paid by the employee and 7.31 percent paid by the state) must be paid into an ORP account. The state ORP contribution rate was reduced from 8.5 percent by the Legislature in 1991. The law *does* permit local college districts to "supplement" the state contribution by an additional 1.19 percent, the amount of the reduction, and many have chosen to do so. Present rates of contributions to TRS are 6.4 percent for the member and 7.31 percent for the state.

Two-year college employees invested in ORP plans with 79 different carriers during Fiscal Year 1992. The Variable Annuity Life Insurance Company (VALIC) was selected by 2,515 participants—more than 29 percent of the total business, with Aetna Life Insurance and Annuity Company holding second place. Southwestern Life Insurance Company continued to drop in standing—from second place in 1984 to twenty-eighth place in 1991. Southwestern held 1,983 contracts in 1978-79 (35.3 percent of the total), but has lost participants steadily every year, down to 37 in 1991-92 (fewer than 1 percent).

Carriers receiving contributions during each of the last ten years and the number of annuitants each year are shown on the table on this page.

Choosing a Carrier

Two major dilemmas facing employees who elect to participate in the optional retirement program are the choice of a carrier initially and a determination of when (or whether) to change carriers subsequently. It should be remembered that employees currently participating in optional retirement programs are entitled to transfer from one annuity plan to another without any tax liability. **No ORP participant should feel "locked" into an inferior program.**

With surprising frequency, the TJCTA state office receives inquiries from members who somehow have been led to believe that they cannot "roll over" their ORP accounts. Other members complain that only one or two carriers are allowed to write ORP contracts at their institutions.

ORP participants should be aware of the following regulations promulgated by the Texas Higher Education Coordinating Board—the regulatory body charged by law with the responsibility and power to adopt rules regarding ORP standards and practices:

> *Each institution of higher education must provide a selection of at least four optional retirement program carriers which are qualified and admitted to do business in this state...*
>
> *Each institution shall offer not less than two occasions during the year in which an employee may make a change in his or her optional retirement program carrier...*
>
> *The ORP payments shall be forwarded to companies within 10 business days of the legal availability of funds. Where possible, the state share of the payment should be forwarded with the employee share to which it applies. Where that is not possible, the employees' share should be forwarded upon withholding and the state share forwarded upon receipt.*

Individuals who experience problems regarding the preceding three regulations should not hesitate to take action to resolve the difficulties.

ORP participants should also review their annuity plans regularly. While frequent changes in carriers are not necessarily in the employee's best interests, by the same token it would be foolish for an employee to remain in a program which is clearly inferior. Even seemingly small differences in earning rates are magnified when compounded over a career of 35 or 40 years, and the gross amount involved can become quite significant.

PARTICIPATION IN OPTIONAL RETIREMENT PROGRAMS
Public Community Junior College Employees
1982-1992

	1982-83	*1983-84*	*1984-85*	*1985-86*	*1986-87*	*1987-88*	*1988-89*	*1989-90*	*1990-91*	*1991-92*
Variable Annuity Life Insurance Company	1,840	1,843	1,926	1,973	1,933	1,949	2,084	2,204	2,436	2,515
Aetna Life Insurance and Annuity Company	251	313	424	433	475	489	647	790	878	982
Lincoln National Life Insurance Company	406	410	373	340	325	388	434	532	552	581
Great American Life Insurance Company	127	151	218	280	321	331	369	455	577	491
Travelers Life Insurance Company	404	500	595	685	682	583	670	660	527	462
USAA Life Insurance Company	240	256	303	306	362	449	477	495	459	450
Kemper Investors Life Insurance Company	340	488	599	681	736	683	622	573	517	445
Teachers Insurance and Annuity Association	191	202	183	168	162	165	161	196	214	241
Investors Diversified Service (IDS)	43	39	39	38	40	48	51	124	158	210
Fidelity Investments	—	—	—	25	42	46	60	95	138	202
Metropolitan Life Insurance Company	147	135	131	118	104	84	61	127	170	191
Mutual Life Insurance Company of New York	388	404	385	335	298	279	254	229	197	168
Pioneer Group	—	—	—	—	—	13	36	89	92	151
Jefferson Pilot Life Insurance Company	215	203	188	172	160	156	131	103	140	134
Security Benefit Life Insurance Company	29	39	61	72	74	94	94	102	96	106
Texas Retirement Trusts	—	—	—	—	—	—	—	45	78	94
Northern Life Insurance Company	—	—	—	—	18	38	55	81	85	86
Union Mutual Life Insurance Company	303	355	430	427	416	355	302	265	141	82
Delta Life and Annuity	—	—	—	29	48	100	91	67	79	72
Great West Life Assurance Company	150	110	112	82	70	88	85	80	72	70
General American Life Insurance Company	—	—	—	7	7	1	8	10	13	62
Life Insurance Company of the Southwest	—	—	—	—	—	—	6	17	58	60
Nationwide Life Insurance Company	56	44	29	25	23	6	18	32	39	46
Unum Life Insurance Company	—	—	—	—	—	—	—	—	12	46
Jackson National Life Insurance Company	—	—	—	—	—	—	1	8	29	44
American Capitol Marketing, Inc	—	—	—	—	—	5	8	32	39	40
Qual. Univ. Accumulation & Disb. System	—	—	—	—	—	—	42	14	26	40
Southwestern Life Insurance Company	578	550	363	311	226	150	91	60	51	37
Equitable Life Assurance Society	44	46	37	47	52	[illegible]	54	48	44	34
Vanguard Fiduciary Trust	—	—	—	—	—	—	0	2	18	30
Waddell & Reed Financial Services	—	—	—	—	—	—	4	15	20	27
American Funds Group								5	10	27
Safeco Insurance Company	23	25	28	30	23	25	25	19	27	24
National Western Life Insurance Company	—	—	—	—	—	8	13	26	22	21
Capital Guardian	—	—	—	5	4	3	5	9	15	21
Amev. Investors	—	—	—	—	—	10	18	21	21	18
Twentieth Century Investors	—	—	—	—	—	—	—	3	10	18
Connecticut Mutual Life Insurance Company	107	107	102	93	44	30	22	20	18	17
Integrated Resource Life Insurance Company	—	—	—	—	—	34	60	42	7	17
Merrill Lynch	—	—	—	—	—	—	—	1	5	15
Franklin Life Insurance Company	9	7	5	5	5	6	8	10	11	14
Prudential Life Insurance Company	47	43	27	21	21	26	24	18	16	13
Massachusetts Mutual Life Insurance Co.	—	—	—	—	—	—	8	9	11	13
American United Life Insurance Company	16	12	11	10	10	9	15	15	14	12
Providence Life Insurance Company	—	22	25	34	45	40	34	19	11	12
Beneficial Standard Life Insurance Company	93	97	80	74	69	71	55	41	23	11
Keystone Funds	—	—	—	1	1	4	3	8	8	11
All other carriers (fewer than 10 each)	37	40	60	51	66	123	224	110	115	112
TOTAL PARTICIPANTS (All ORP Programs)	*6,324*	*6,662*	[illegible]	*7,092*	*7,067*	*7,208*	*7,565*	*7,970*	*8,290*	*8,575*

1994 CONVENTION SCHEDULE ANNOUNCED

The general format for the February 1994 TJCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 9:00 a.m., Thursday, Feb. 24, and concluding shortly after Noon, Saturday, Feb. 26.

A detailed program will appear in a special convention issue of the *Messenger* in January. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Marriott Rivercenter hotel in San Antonio. An abbreviated schedule appears below:

THURSDAY, FEBRUARY 24, 1994

9:00 a.m. - 5:00 p.m. —Special Meetings (to be announced)
12:00 Noon-10:00 p.m. —Convention Registration
1:00 - 4:00 p.m. —Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m. —Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m. —Informal Reception
7:30 - 9:30 p.m. —**BANQUET AND FIRST GENERAL SESSION**

FRIDAY, FEBRUARY 25, 1994

7:30 - 8:45 a.m. —Financial Planning Seminar (repeated at 12:30 p.m.)
7:30 - 8:45 a.m. —Professional Development Seminar (repeated at 12:30 p.m.)
8:00 a.m. - 5:00 p.m. —Convention Registration
8:00 a.m. - 5:00 p.m. —Exhibits Open
8:00 a.m. - 5:00 p.m. —Polls Open (Election of Officers)
9:00 - 10:30 a.m. —Section Meetings for Some Sections (visit to exhibits for others)
10:45 a.m.-12:15 p.m. —Section Meetings for Remaining Sections (visit to exhibits for others)
12:30 - 1:45 p.m. —Financial Planning Seminar (repeat of 7:30 a.m. presentation)
12:30 - 1:45 p.m. —Professional Development Seminar (repeat of 7:30 a.m. presentation)
2:00 - 4:00 p.m. —**SECOND GENERAL SESSION**
4:15 - 5:45 p.m. —Retirement Seminar
4:15 - 5:45 p.m. —Other Special Meetings (to be announced)
9:00 p.m. - 1:00 a.m. —Dance for TJCTA Members and Invited Guests (admission by convention registration badge)

SATURDAY, FEBRUARY 26, 1994

8:00 - 11:30 a.m. —Convention Registration
8:00 - 11:30 a.m. —Exhibits Open
9:00 - 10:15 a.m. —Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m. —Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m. —Adjournment
12:00 Noon - 3:00 p.m. —Special Meetings (to be announced)

LEGISLATURE HONORS TJCTA PRESIDENT

Marilyn Lancaster receives resolution adopted by the Texas House of Representatives. House Speaker James E. (Pete) Laney, right, and State Rep. David Counts (D-Knox City) welcomed Mrs. Lancaster to the House chamber.

Lt. Gov. Bob Bullock, right, and State Sen. Steve Carriker (D-Roby) introduced Mrs. Lancaster to the Texas Senate following adoption of a resolution recognizing her service as TJCTA state president.

Marilyn Lancaster, Western Texas College, TJCTA state president in 1992-93, was recognized by both houses of the Texas Legislature for her leadership of the association.

A congratulatory resolution adopted by the Texas Senate described Mrs. Lancaster as "an outstanding leader…a highly respected woman in her field…a capable and quietly effective administrator during her year as President of the Texas Junior College Teachers Association." The resolution stated that Mrs. Lancaster "has carried out her duties with integrity and fairness while earning the respect and admiration of her colleagues." The Senate resolution said that "through her achievements and abilities, Marilyn Lancaster has contributed greatly to her profession and the postsecondary educational system in this state."

The State House of Representatives also adopted a resolution honoring Mrs. Lancaster "for her exceptional tenure as president of the Texas Junior College Teachers Association." The document pointed out that TJCTA "has attained more members than ever before under Ms. Lancaster's visionary leadership, and today is the largest organization of postsecondary teachers in the state." The House resolution continued, "Admired and respected by all who have had the pleasure of working with her, Ms. Lancaster has demonstrated compassion, integrity, and perseverance as the leader of this outstanding group." The resolution stated that "Ms. Lancaster is a true inspiration to all Texans dedicated to improving the quality of education in this state and her many accomplishments are indeed worthy of special recognition and praise."

TJCTA COMMITTEE SEEKS NOMINATIONS

Steve Dutton, Amarillo College, chairperson of the TJCTA Nominating Committee, has announced that the committee is inviting recommendations of individuals for consideration as possible nominees for the offices of president-elect, vice president, secretary, and treasurer of the Association for 1994-95.

Recommendations should be submitted *immediately* in order to be considered by the Nominating Committee in its November 6 meeting.

Recommendations should be sent to:

Steve Dutton, Chairperson
TJCTA Nominating Committee
Amarillo College
P. O. Box 447
Amarillo, Texas 79109

Mr. Dutton may be reached by telephone at his office: Area Code 806, 371-5370, or at home: Area Code 806, 373-8150.

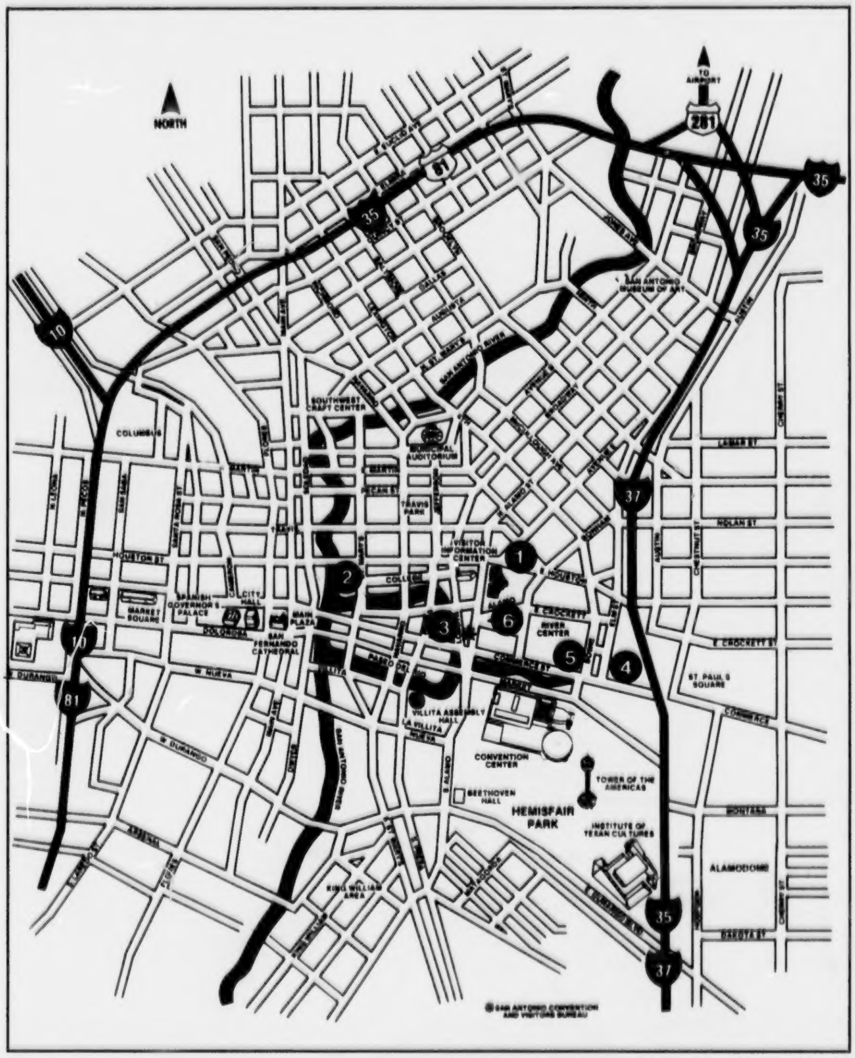
Mr. Dutton attended the campus representatives workshop in August and will attend the Faculty Leadership Conference in October. He is seeking suggestions and recommendations and is encouraging interested individuals to allow the Nominating Committee to consider them as potential candidates.

TJCTA CONSULTANT FRANK WRIGHT DIES

Longtime consultant and friend of TJCTA Frank L. Wright died at his home in Austin last May. An able and effective resource on retirement matters, Mr. Wright produced the annual "Analysis of Possibilities for ORP/TDA," published each fall in the *TJCTA Messenger.*

As executive director of the Texas Association of College Teachers (TACT), Mr. Wright became a well recognized advocate for improved higher education, for the rights and responsibilities of college faculty, for enhanced information and support for financial and retirement planning among faculty, and for improvement of faculty governance around the state.

MAKE CONVENTION HOTEL RESERVATIONS EARLY!



TJCTA members planning to attend the 47th annual convention, Feb. 24-26, 1994, at the Marriott Rivercenter Hotel in San Antonio, are strongly urged to reserve hotel accommodations early. A block of 1,600 rooms in six hotels has been reserved for the TJCTA convention, but officials expect the entire block to be sold out well before the reservation cut-off date of Jan. 25. Members who wait until the days just prior to the convention to arrange for lodging are likely to be disappointed.

TJCTA officials point out that San Antonio is an extremely popular convention city with many tourist attractions. Other state and national conventions in the city frequently fill up available rooms months in advance, making it necessary for those who wait until the days immediately preceding their meetings to take rooms at inconvenient and less desirable locations.

With the exception of a few special functions arranged for some of the section meetings, all TJCTA convention activities will be held at the headquarters hotel. The Marriott Rivercenter has blocked 850 guest rooms for the TJCTA meeting, and 750 additional rooms have been blocked at five nearby hotels: the Emily Morgan Hotel, La Quinta Convention Center Motor Inn, Holiday Inn Riverwalk, Hyatt Regency Hotel, and the Menger Hotel.

Hotel accommodations may be reserved ***only*** by completing the housing form on the opposite page and mailing it directly to the San Antonio Convention & Visitors Bureau. The form may also be sent by fax to the housing bureau. Members must use the official reservation form. **Reservations may NOT be made by telephone, and participating hotels will not accept direct reservations.**

Hotel locations are shown on the above map. Numbers on the map correspond to the hotels listed. Room rates, based on room occupancy, do not include applicable taxes or in-house parking.

Reservations will be processed in the order received—on a first-come, first-served basis. Members should list *six* hotel choices in order of preference using the three-letter codes shown on the list of hotels. Housing bureau officials stress that forms which are incorrectly completed will be delayed.

Reservations will be acknowledged by the housing bureau, followed later by confirmation from the hotel. Cancellations, changes, and corrections should be made *in writing* to the housing bureau prior to the Jan. 25 cut-off date. After that date, changes should be made directly with the hotels.

Forms and inquiries concerning reservations should not be directed to the TJCTA state office, as all convention housing arrangements are under the control of the official housing bureau.

1994 CONVENTION HOTELS AND RATES

		Hotel Code	Single (1 person)	Double (2 persons)	Triple (3 persons)	Quad (4 persons)
1	**Emily Morgan Hotel** 705 East Houston Street	EMA	$80	$90	$100	$110
2	**Holiday Inn Riverwalk** 217 North St. Mary's Street	HIR	$105	$105	$105	$105
3	**Hyatt Regency San Antonio** 123 Losoya Street	HYR	$125	$125	$135	$135
4	**La Quinta Convention Center** 1001 East Commerce Street	LQC	$88	$88	$100	$100
5	**Marriott Rivercenter Hotel** 101 Bowie Street	MRC	$127	$139	$150	$150
6	**Menger Hotel** 204 Alamo Plaza	MEN	$99	$109	$119	$129

Mail to:
Convention Housing Bureau
P. O. Box 2277
San Antonio, Texas 78298

RESERVATION CUT-OFF DATE:
January 25, 1994

IF PLACING RESERVATION BY FAX: (210) 270-8702. Fax this form only. Keep form as your copy. Do not mail after faxing.

Request will be incorporated with daily mail.

TELEPHONE REQUESTS NOT ACCEPTED.

PHOTOCOPY FORM FOR MORE THAN ONE ROOM.

CANCELLATIONS/CHANGES/CORRECTIONS—before cut-off, in writing to Housing Bureau; after cut-off, direct to hotel.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
47th Annual Convention—San Antonio, Texas—Feb. 24-26, 1994
HOTEL RESERVATION FORM

1. SEND ACKNOWLEDGEMENT TO:

(LAST NAME) (FIRST NAME)

(COLLEGE OR COMPANY)

(STREET ADDRESS OR P. O. BOX NUMBER)

(CITY) (STATE) (ZIP CODE) -

(FAX) - -

(DAYTIME PHONE NUMBER) - -

2. **Select *SIX* hotels of choice**. Rooms are assigned first-come, first-served. If choices are not available, a room will be secured at a hotel based on your preference of rate or proximity. If all are sold out, a facility will be assigned based on a referral system determined by TJCTA.

USE CODES ONLY—DO NOT USE NUMBERS. SEE HOTEL LIST ON OPPOSITE PAGE FOR CODES.

1ST CHOICE (HOTEL CODE)	2ND CHOICE (HOTEL CODE)	3RD CHOICE (HOTEL CODE)
4TH CHOICE (HOTEL CODE)	5TH CHOICE (HOTEL CODE)	6TH CHOICE (HOTEL CODE)

☐ Check here for disability. ♿

Specify: ____________

____

3. **IF HOTEL CHOICES ARE SOLD OUT**, which is more important? ☐ Room rate ☐ Location

4. **ARRIVAL:**

Day/Date ____________ Time ________ a.m. p.m.

5. **DEPARTURE:**

Day/Date ____________ Time ________ a.m. p.m.

Rooms required 2 or more days post or pre-convention may not be available through housing bureau. Acknowledgment will advise you to call the hotel direct for additional nights (not always available at convention rate).

6. **ROOM GUARANTEE INFORMATION.** Hotel will send confirmation with rate, policies, and room type. Rooms must be guaranteed. Complete credit card information or send a check directly to the hotel upon receipt of confirmation. **Do not send check to Housing Bureau.**

(Name on credit card) ____________ (Type of card, *i.e.*, AE, MC, VISA) ____________ (Credit card number) ____________ (Expiration Date) ____________

7. **DO NOT DUPLICATE:** If sharing a room, designate ***one*** person to send request.

8. **TYPE OF ACCOMMODATION PREFERRED:** Housing Bureau does not guarantee room type is available. Hotel will confirm your request.

ONE ROOM (1-4 OCCUPANTS)

OCCUPANT(S) PRINT—LAST NAME FIRST	
1.	
2.	
3.	
4.	

Check appropriate box: Total number of persons in room ________

☐ One Bed	☐ Two Beds	☐ Kingsize Bed	☐ Parlor only
☐ Parlor, plus 1 Bedroom	☐ Parlor, plus 2 Bedrooms	Smoking preference:	☐ Smoking ☐ Non-Smoking

Making the Difference

Here are some of the ways TJCTA has made the difference…

REPRESENTATION

*As the only organization dedicated to serving community, junior, and technical college educators, TJCTA provides a strong, positive legislative program to represent **your** interests.*

INFORMATION

TJCTA compiles and publishes annually a comprehensive statewide analysis of faculty salaries and retirement programs.

LEGAL ASSISTANCE

In difficult and sensitive cases, TJCTA has provided valuable information on academic defense issues facing instructors in two-year colleges.

OUR CONFERENCE FOR FACULTY LEADERS

Our annual Conference for Faculty Leaders features workshops and speakers who address the issues facing instructors in two-year colleges.

OUR ANNUAL STATE CONVENTION

Our annual convention is attended by thousands of your colleagues from across the state. The 1994 convention will be held in San Antonio, February 24-26.

MANY OTHER USEFUL BENEFITS

- *A viable job placement/referral service;*
- *A detailed analysis of programs available under the Optional Retirement Program;*
- *A discount, fully optical fiber long distance service through Westel Long Distance, Texas' oldest long distance carrier;*
- *A Financial Planning Seminar, at the annual convention.*

PROFESSIONAL LIABILITY COVERAGE—AN ADDITIONAL OPTIONAL BENEFIT

Again this year, members may enroll in an optional $1,000,000 educator's professional liability insurance program. The cost of the program is $30. Major provisions of the policy include:

- *Professional liability coverage of $1,000,000 per member*
- *Reimbursement of attorney's fees of up to $5,000*
- *Reimbursement of bail bond premium of up to $1,000*
- *Coverage for punitive damages up to $5,000*

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

Membership Enrollment Form

☐ Dr.
☐ Mr.
☐ Mrs.
☐ Miss
☐ Ms.
_______________ *First Name* _______________ *Middle Name or Initial* _______________ *Last Name*

College _______________________________
(If more than one campus, indicate your campus.)

Preferred Mailing Address for TJCTA publications (if other than to college): _______________
Street Address or Post Office Box _______________ *City* _______________ *State* _______________ *ZIP Code*

PRIMARY RESPONSIBILITY:

☐ Instructional
(Subject taught: _______________
☐ Student Services
(Position: _______________
☐ Learning Resources/Library/Media
(Position: _______________
☐ Administrative
(Position: _______________
☐ Other (Specify: _______________

☐ **CHECK HERE IF YOU DESIRE COVERAGE UNDER THE OPTIONAL LIABILITY INSURANCE PROGRAM, AND ADD $30 TO THE AMOUNT OF YOUR CHECK.**

CHECK ONE:
☐ PROFESSIONAL MEMBERSHIP (Full-time educator at a Texas community, junior, or technical college)—Dues $25
☐ ASSOCIATE MEMBERSHIP (Classified employee or retired or part-time educator at a Texas community, junior, or technical college)—Dues $15 (Retiree may join as Professional *or* Associate Member.)
☐ STUDENT MEMBERSHIP (Enrolled for graduate credit *in community or junior college education*)—Dues $10
☐ UNAFFILIATED MEMBERSHIP (Friend of the Association not eligible for one of the foregoing types of membership)—Dues $15

☐ Check here if you wish to receive the *TJCTA Messenger*. Annual dues ***include*** $5 for subscription; there is **no additional charge** for the *Messenger*.

Membership Period: September 1, 1993–August 31, 1994.

MAKE CHECKS PAYABLE TO TJCTA. Give enrollment form and check to your campus membership representative or mail to: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747.

TJCTA
MESSENGER

A Publication of the TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
901 MoPac Expressway South Barton Oaks Plaza I, Suite 410 Austin, Texas 78746-5747

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VOLUME XXV DECEMBER 1993 NUMBER 2

IMPORTANT!

The "cut-off" date for making hotel reservations for the February 1994 TJCTA convention in San Antonio is Jan. 25. At press time one hotel (La Quinta Convention Center) is sold out over the convention dates. While rooms are still available at the other properties, past experience suggests that individuals who wait past the "cut-off" date to make reservations quite likely will be disappointed.

Reservations MUST be made through the San Antonio Convention & Visitors Bureau and must be made by mail or "fax." Participating hotels will not accept reservations directly.

A housing form appears on pages 18-19 of this issue of the *Messenger*.

LIEUTENANT GOVERNOR TO DELIVER KEYNOTE ADDRESS

Texas Lieutenant Governor Bob Bullock will be the keynote speaker at next month's TJCTA convention in San Antonio. Mr. Bullock will speak at the convention's general session at 2:00 p.m., Friday, Feb. 25, in the Grand Ballroom of the Marriott Rivercenter hotel.

Lt. Gov. Bob Bullock

"Our members take special pride in claiming Governor Bullock as an alumnus of one of our fine colleges," said TJCTA state president Brian Dille. "We have a special sense of appreciation for his consistent and staunch support of our institutions."

Mr. Bullock is a graduate of Hill College. He received the Bachelor of Arts degree from Texas Tech University and earned his law degree from Baylor University. He served as State Comptroller from 1975 to 1991, and was inaugurated as Lieutenant Governor in 1991.

SMALL SALARY INCREASES REPORTED

Faculty salaries at Texas public community junior colleges increased less than three percent statewide in 1993-94 over the preceding academic year. Meanwhile, the Consumer Price Index rose approximately 2.9 percent in 1993 over 1992. A few college districts provided no increases at all in their salary schedules, but the majority granted across-the-board "cost of living" increases. An increasing number of districts decline to use salary schedules, or tables, making meaningful comparisons with salaries at other institutions impossible.

These were the major findings of the annual study of faculty salaries conducted by the Texas Junior College Teachers Association. This is the seventeenth year that TJCTA has undertaken an extensive study of faculty salaries at the state's public two-year colleges. Forty-eight districts participated in this year's study, according to TJCTA state president Brian Dille. One public two-year college district, Texas Southmost College, is managed under a unique "partnership agreement" with The University of Texas at Brownsville. Faculty there are considered employees of the UT system. The newest addition to the state's community college system—South Texas Community College, in McAllen—is in a state of transition from its previous status as a campus of the Texas State Technical College system.

The TJCTA study is generally recognized as the most reliable compilation of salary data available. "Our study is based on written responses to our questionnaire, submitted by officials at the 48 college districts," said Dr. Dille. Each official also provides a copy of the institution's faculty salary schedule, and questionnaire responses are verified by comparing reported data with the published schedules. Where appropriate, college officials provide information concerning salaries of instructors in their first, sixth, eleventh, sixteenth, and twenty-first years of employment.

"We believe the TJCTA study is much more accurate than those which report 'average budgeted salaries,'" Dr. Dille said. "In those surveys the older colleges have a distinct advantage over districts formed in more recent years, since large numbers of veteran faculty members are placed at the higher end of the schedule, in effect 'loading' the study in favor of the long-established schools."

As in past years, an analysis of survey results points out startling differences in salaries offered among Texas two-year colleges. For example, a beginning instructor (holding a Master's degree) at one college is paid $21,000, while a colleague with identical credentials and teaching duties at another college receives a starting salary of $29,248—a variation of 39 percent. After 20 years, the disparity persists: at one college a teacher with a Master's degree and 30 postgraduate hours is paid $31,155, while the salary of a teacher with the same credentials performing essentially identical services is $44,453 at another college—a variation of 43 percent.

***The tabular report of this year's TJCTA salary study appears on pages 10-11 of this issue of the* Messenger.**

FACULTY BUYING POWER SLIPS SLIGHTLY

The table below shows the changes in purchasing power for Texas community junior college teachers with master's degrees during the first, sixth, eleventh, sixteenth, and twenty-first consecutive years of service. Data are based on an increase in the Consumer Price Index of 2.9 percent for 1993 over 1992. (* Salaries in sixteenth and twenty-first years are based on 30 graduate credit hours above master's degree.)

	State Average Salaries—Master's Degree		Percent Increase	Change in Purchasing Power
	1992-93	1993-94		
First Year	$25,698	$26,420	2.81%	– 0.09%
Sixth Year	28,591	29,436	2.96%	+ 0.06%
Eleventh Year	31,090	31,938	2.73%	+ 0.17%
Sixteenth Year	34,892*	35,869*	2.80%	– 0.10%
Twenty-first Year	36,429*	37,383*	2.62%	– 0.28%

PRESIDENT'S MESSAGE

It is that time in the academic year when we are refreshed from the recent holidays as the spring semester gets underway. It is not too soon, however, to finalize your plans to attend the 1994 TJCTA convention in San Antonio. The convention, scheduled for Feb. 24-26, will have over 125 exhibit booths to provide you with the latest information about topics that affect you. San Antonio is always our most popular convention site, so it is important that you make your hotel reservations right away. A hotel reservation form can be found on page 19 of this issue of the *Messenger.*

I have been extremely pleased with our membership effort this year. We are on a course to far exceed last year's record enrollment level, making this the fifth straight year of record membership. Let's keep up the good work, as we assemble a strong voice for faculty in Texas two-year colleges.

Although the Legislature is not scheduled to convene in 1994, it is important that we begin working toward the 1995 legislative session. Waiting until late 1994 or early 1995 would be a costly error. Legislators will be preoccupied with their campaigns throughout much of this year. When the legislative session begins in January 1995, numerous interests will be competing for the attention of the Legislature. As individual educators, as faculty senates or associations, as institutions—we can begin now to lay the groundwork for that session to enhance our visibility and make community, junior, and technical colleges a more effective presence before the Legislature.

As individuals, there are several actions we can all take. First, register to vote. Plan to vote in both the primary in March and in the general election in November. Second, volunteer to work in the campaign of the candidate you intend to vote for. This provides you with an opportunity to meet the candidate and become known to him or her.

Third, make a monetary contribution to the candidate of your choice. Financial contributions not only help your candidate to run a more effective campaign, but increase the likelihood that your name will be recognized by your legislator. Fourth, make a monetary contribution to JACC-PAC, the Junior and Community College Political Action Committee. Currently, there is a statewide effort on all community college campuses to collect $1,000 for each of the fifty college districts. JACC-PAC will then contribute that money to legislative candidates that have a record of support for community, junior, and technical college interests.

Finally, write a letter commending your legislator on his or her past support for your college and two-year college interests, if possible. The *TJCTA Guide to Political Participation*, prepared by the Legislative Committee and available through the state office, contains helpful hints on how to write your legislator.

Faculty senates or associations can pursue a number of options. First, sponsor a candidate forum on your campus for both the primary and general elections. The forum will not only provide you with information to judge which candidate is most supportive of community, junior, and technical colleges, but will also force the candidates (if they have not yet done so) to think about and take stands on the issues that are vital to our institutions.

Second, if your faculty senate or association has not done so recently, it can sponsor a reception for your current legislator. This provides you with an excellent opportunity to give your legislator a tour of your campus and make him or her more aware of just what it is that your college does for the community.

Institutions can consider a number of actions for the college or district to take. Consider inviting your legislator to be a commencement speaker. This increases your institution's visibility and provides an opportunity to share some of your institution's concerns with your representative or senator. When the college begins a new program, opens a new facility, or acquires new technology, invite your legislator to visit your campus and share in that event. These actions will familiarize your legislator with the diverse mission of community, junior, and technical colleges and sensitize him or her to the problems and needs of your institution.

With our time, money, and efforts, community, junior, and technical colleges can be an effective force for presenting ourselves to the public and the legislature. For your professional and institutional future, please get politically involved. Together, we *can* make a difference!

Brian Dille

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1994 convention in San Antonio.

Suggestions should be received by Feb. 1, 1994, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 24, 1994, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Ellen H. Brennan, Chairperson
TJCTA Resolutions Committee
San Antonio College
1300 San Pedro Avenue
San Antonio, Texas 78212

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 MoPac Expressway South, Building I, Suite 410, Austin, Texas 78746-5747. Authors should retain copies of their manuscripts for their files.

TJCTA
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BRIAN K. DILLE
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

A MESSAGE FROM THE EXECUTIVE COMMITTEE

As reported elsewhere on this page, your Executive Committee has acted unanimously to recommend passage of an amendment to the TJCTA Bylaws providing for a $10 increase in all categories of individual membership dues beginning in September 1994.

Consideration has been given to a dues increase for the past several months. It is our belief that an increase is necessary to preserve the financial stability of the Association and to assure its continued independence.

Dues of professional members have been increased only five times since the organization was established in 1948. Original dues of $3 were increased by voice vote in 1966 to $5. In 1973, by a vote of 450 to 114, dues were increased to $10. In 1975, dues were increased to $15 by a unanimous vote. The fourth increase, to $20, was approved without dissent in 1980. The fifth dues increase was approved in 1984 by voice vote of the membership.

As all of us are aware, since 1984, when dues were last increased, the cost of practically *everything* has risen. Expenses associated with travel, lodging, and meals for officers and committee members to attend meetings have increased steadily. While such meetings have been held to an absolute minimum, we cannot expect the committees to function properly if further restrictions are imposed on the number or duration of meetings.

Operating expenses for our state office also have risen, and still greater increases are anticipated in the months ahead. Rent alone has increased significantly since the present dues structure was set. Salaries of our state office staff have been increased and Social Security contributions have risen. The hiring of an additional staff member also has contributed to increased state office expense.

First class postage has risen 45 percent, from 20¢ to 29¢ per ounce, since the last dues increase. Mailing and printing costs of the *Messenger* continue to climb upward.

When dues were set at the present level, legal counsel for members was available at the rate of $120 per hour. The present rate is $212.50.

The proposed increase in dues would have come several years earlier if our membership had not maintained its steady growth and if we had not been able to increase revenues from other sources.

Since the last dues increase, the average beginning salary at Texas two-year colleges has risen almost 38 percent.

Even at $35, TJCTA dues will remain significantly below those of practically all other statewide professional associations.

It is our hope that the proposed dues increase will be overwhelmingly approved in the annual business meeting during the forthcoming convention. We urge you to vote **for** the Bylaws amendment.

Brian K Dille
Brian K. Dille, *President*

Patricia Green Smith
Patricia Green Smith, *Vice President*

Anna R. Holston
Anna R. Holston, *Treasurer*

Scott Nelson
Scott A. Nelson, *President-Elect*

Glenda H. Easter
Glenda H. Easter, *Secretary*

Marilyn Lancaster
Marilyn J. Lancaster, Immediate Past President

NOTICE OF PROPOSED AMENDMENT TO BYLAWS

As required by the TJCTA Constitution, notice is hereby given that an amendment has been proposed to the Association Bylaws and will be considered during the annual business session at the convention on Friday, Feb. 25, 1994, beginning at 2:00 p.m.

By a unanimous vote, the TJCTA Executive Committee offers the following amendment to the Bylaws:

Article 1

Membership Dues and Condition of Membership

Section 1. *Professional Members.* Strike "$25.00" and insert in lieu thereof "$35.00."
Section 2. *Associate Members.* Strike "$15.00" and insert in lieu thereof "$25.00."
Section 3. *Student Members.* Strike "$10.00" and insert in lieu thereof "$20.00."
Section 5. *Unaffiliated Members.* Strike "$15.00" and insert in lieu thereof "$25.00."

STATE ORP CONTRIBUTION SUPPLEMENTED BY 26 TWO-YEAR COLLEGES

During the 1991 legislative session the state's contribution to employees' Optional Retirement Programs was reduced from 8.5 percent to 7.31 percent, beginning Sept. 1, 1991. A rider in the general appropriations bill authorized colleges to use "local or other sources of funds" to make up the 1.19 percent to bring the employer's contribution up to 8.5 percent. The Legislature, in 1993, continued the contribution rate at 7.31 percent *and* continued authorization for the colleges to make up the 1.19 differential.

All of the state's four-year and upper-level colleges and universities are making up the difference between the state-appropriated contribution and the 8.5 percent permitted by law.

Among community junior colleges, during the current fiscal year 26 districts are supplementing the state's ORP contributions, while 23 are not providing the additional 1.19 percent.

The following districts are paying the 1.19 percent differential:

Alamo Community College District
Alvin Community College
Angelina College
Austin Community College
Bee County College
Blinn College
Central Texas College
*College of the Mainland
Collin County Community College
Dallas County Community College District
El Paso Community College
Galveston College
Hill College
*Laredo Community College
Lee College
†Navarro College
North Harris Montgomery Community College District
Northeast Texas Community College
San Jacinto Junior College District
Tarrant County Junior College District
Texarkana College
Texas Southmost College
*Trinity Valley Community College
Tyler Junior College
The Victoria College
Wharton County Junior College

(*College of the Mainland, Laredo Community College, and Trinity Valley Community College pay the differential only for employees hired prior to Sept. 1, 1991. †Navarro College pays the differential only for employees hired prior to Sept. 1, 1993.)

The following districts do not supplement the state's ORP contribution:

Amarillo College
Brazosport College
Cisco Junior College
Clarendon College
Cooke County College
Del Mar College
Frank Phillips College
Grayson County College
Houston Community College
Howard College
Kilgore College
McLennan Community College
Midland College
Odessa College
Panola College
Paris Junior College
Ranger College
South Plains College
Southwest Texas Junior College
Temple Junior College
Vernon Regional Junior College
Weatherford College
Western Texas College

A CONVERSATION WITH JOHN MONTFORD

> ***"Some of the highest quality instruction in the country today, I think, is in the junior college system in Texas. You've got extremely dedicated faculty—a model faculty collectively—and it's something we can all be proud of."***

*[**Editor's Note:** Senator John T. Montford (D-Lubbock) is arguably the most influential member of the Texas Senate. As chair of the Finance Committee during the 1993 session, he characteristically drew bipartisan praise for steering the budget through obstacles that seemed, to many veteran observers, insurmountable. Faced with a rigid "no new taxes" stance by the Governor, Lieutenant Governor, and the public, Senator Montford staunchly remained a consistent supporter of higher education—and particularly community, junior, and technical colleges.* Texas Monthly, *in habitually citing Montford as one of its "Ten Best" Legislators, recently commented: "If the Senate were the Olympic Games, John Montford would win the decathlon. No one enters so many events or performs in them so well. He is the essential senator, the role model the other thirty could not do without."*

We thought it would be interesting to ask the Senator a few specific questions about the prospects of higher education in Texas. The interview, conducted by TJCTA president Brian Dille and president-elect Scott Nelson, was held in conjunction with Sen. Montford's appearance at the TJCTA Conference for Faculty Leaders in Austin on October 9, 1993.]

MESSENGER: The Legislature just passed a budget of $70 billion and change.

MONTFORD: $70.1.

MESSENGER: Right. In terms of community colleges, the operant term is "current services." We have read that, between now and the next session, we're looking at around 50,000 new students in higher education, with at least half enrolling in community colleges. How are we going to do it next time?

MONTFORD: First, let me say that anybody who got "current services" for '94 and '95 ought to stage a parade. It was a tough, grueling ordeal—a time to pare down the budget. The House was a little less compassionate at first because they came in a lot lower than the Senate. The Senate restored the cuts and essentially brought it up to "current services" levels, which not many entities can lay claim to. But I think the underlying philosophy is that the Legislature has a lot of confidence in what you're doing. I would much rather spend money on community colleges than prisons, any day of the week. I think, first and foremost, you did okay in the current biennium. It was a Chevrolet, not a Cadillac budget, but we should *never* have a Cadillac budget in state government. So far as what's coming, I think there will be significant leadership challenges for the next biennium. Expansion is not just limited to higher education. The projections on public education [K-12] are somewhat staggering. I guess there are a number of reasons for that. One reason is that Texas is competitive. We're getting an influx of new residents into the Sunbelt because I think we have a good, solid economic base—and educational opportunity is certainly a component. Insofar as what we do with it, I hope we prioritize. I think you'll see a significant prioritization of the budget, and I hope education is at the top. If you're asking whether we're going to pass an income tax, I doubt the Legislature will muster the fortitude to do that for a long time.

MESSENGER: You sponsored the [Income Tax] Amendment on the ballot.

MONTFORD: Proposition Four.

MESSENGER: Right. What exactly was your intent?

MONTFORD: Perhaps you'll recall, in '91, when [Lieutenant Governor] Bullock appointed [Senator] Glasgow and myself to the Tax Equity Committee. We made the bold—I thought pretty gutsy—finding that we needed to start talking about tax reform, and one of the issues on the table was an income tax, coupled with corresponding *ad valorem* tax relief. We got zero support. We were the Maytag repairmen of state government. So a lot of dialogue ensued. I think everybody thought we'd lost our marbles at that point in time, but we knew it was coming. You've got a tax system that is evolving and approaching regressivity. The sales tax rate can't stand much more. *Ad valorem* residential property taxes, as well as business taxes, are too high. You've got a system that's skewed against property taxpayers and incorporated businesses, so it's not a fair system. It can be better. But the bottom line is: Is the income tax the way to make it better? I can tell you that, although California has an exemplary system of higher education funding, they have a lousy economy. One reason, in my observation, having been there a number of times and looked at it, is that they've got a spending and taxing cycle that is out of control. They are no longer competitive with Texas. So we have this influx because we're competitive. On the other hand, we have an archaic tax system that needs to be looked at.

MESSENGER: What do you think it will take for Texans to realize that the system needs to be overhauled?

MONTFORD: It will take support of the people. I frankly think there is a better chance of getting a dialogue going on an income tax (through Proposition Four) than not doing anything at all, because it puts the voters in the loop. The people of Texas are not going to support an income tax concept unless three things happen. First, if they are convinced beyond a reasonable doubt that we have scrubbed state government down and made it as efficient and responsive as possible. Second, that the *ad valorem* property tax is so onerous and people say there's got to be a better way. Third, there will have to be an extraordinary leadership initiative to get it done. But I can tell you it's not going to get done without the voters in the loop. I like this proposition. In this high-tech world of politics, voters are better informed. Most of the time when they are not informed, it's our fault for not making better information available. But I have confidence in the voters, and I think in the not-too-distant future you'll have a call for significant tax reform.

MESSENGER: By the time people read this, it will have passed or failed. Do you think it will pass?

MONTFORD: It'll pass.

MESSENGER: On the *spending* side, as you are well aware, there is a notion—as well as a statutory provision—called "performance funding." Obviously, a lot of our members are concerned about it.

MONTFORD: I don't know why, when you've got some of the best performers in the business. Your faculty, collectively, is the best faculty in the country. They teach, and are not under the pressure of "publish or perish." Some of the highest quality instruction in the country today, I think, is in the junior college system in Texas. I've become a real fan. You've got extremely dedicated faculty—a *model* faculty collectively—and it's something we can all be proud of.

MESSENGER: Our concern is about some of the variables such as graduation rates, compared with four-year institutions, since we have many non-traditional students coming to an open-enrollment environment.

MONTFORD: Well, the Legislature hasn't gone punch-drunk. I think some of the initial staff recommendations were untenable. They didn't account for enrollment base, specialization, remedial work. So we haven't lost our marbles. We simply want to push a budget concept that does yield results, and test scores are results. I think we've got to measure them going in and measure them going out. It's not *the* criterion, but when you look at public education, some high schools perform better than others with essentially the same data base. The reason, normally, is the faculty, the administration, and the attitude of the students. I think there's something to be said for performance-based funding, but I wouldn't get exercised about it. I would just continue doing the superior job you're already doing. I believe you'll come out the winner.

MESSENGER: Do you think it's inevitable?

MONTFORD: Yeah, but I don't think we should get carried away with it, in two particulars. I do not want to erode academic freedom. I think that would be a serious mistake. Second—and again there are a number of special cases—the idea is more an incentive than punitive. As long as it's in that mode, I think it's all right.

MESSENGER: You mean over and above whatever the formula allows, and it's contact-hour driven and so on?

MONTFORD: Yes.

MESSENGER: There's been concern that it's going to be a fixed pie, with money taken from the whole.

MONTFORD: If you'll go back and look at what we did in the bill, it *is* an incentive plan, pure and simple.

MESSENGER: Is the purpose, then, in this cycle, to gather data to see exactly what we have, and see where we want to go from there?

MONTFORD: Right.

MESSENGER: Also on the spending side—sort of unrelated, but still a concern to our members—is the downward expansion of upper division universities, particularly at Tyler, and a similar situation in Central Texas.

MONTFORD: It's always been a concern to your members. I remember when I carried UT-PB [the bill authorizing expansion of the University of Texas of the Permian Basin]. I knew it was a concern. But when I go back home and look at Odessa College, which is a premiere junior college with a great faculty, enrollment is increasing. At least it's certainly stabilized. I think we have to be careful about that. I think it's become more of a funding problem than a social problem. There will always be a premiere role in our economy and society for junior colleges. Not only do they put a lot of people to work with the job skills necessary, but, like I say, you get students before an extremely high quality faculty and they go on to bigger and better things because of that very solid foundation.

MESSENGER: So the role of community colleges would still include the transfer curriculum, even in areas where there are universities?

MONTFORD: I don't see anything wrong with that. I think we ought to give credit to junior colleges. Again, I am very impressed with the quality of your faculty.

MESSENGER: So you wouldn't have any problem with the UT-Tyler situation if they tried to expand, even though there are nearby community colleges teaching the same courses?

MONTFORD: I'm not going to get into the Tyler fight. There are a lot of people for it and a lot of people against it. I'm going to defer to the local representatives and hear what they have to say. But I don't want to get into that. It's a no-win situation for an outsider.

MESSENGER: We understand.

MONTFORD: I hasten to add, you've got significant expansion, with a lot of enrollment coming. I don't think you can have too much education. I think their objectives can be compatible. If it were not for junior colleges, Texas would be in a hell of a pickle.

John Montford

> ***"I have confidence in the voters, and I think in the not-too-distant future you'll have a call for significant tax reform."***

Because, we know, as we speak, we are getting marginal and below-average graduates in many regions. We are getting good ones, too. But many of them aren't ready to be competitive, and were it not for junior colleges and their quality programs, I think Texas would have some serious problems. I was visiting with some high school kids last week. More than ever, I detected high school graduates wanting to go to junior colleges in my district. I think the reasons for that are two-fold. I don't think they're ready to go off to a big four-year school and get swallowed up, and they really haven't made up their minds what they want to do. Plus, they feel they need some shoring up in some secondary education problems that these schools can give them. Remember, that is such a critically important role in the whole education process.

MESSENGER: Often, our students are rather tentative about what they want to do. So they bounce around a while.

MONTFORD: I like that. I hate to see them make up their minds too early.

MESSENGER: And that's one of the potential problems of measuring "success," where the student declares a goal and then we look, a number of years later, to see if he or she has achieved it. Based on our experience as teachers, it just doesn't work that way. Students may not know what they want going in, and may change their minds a number of times once they get into some classes.

MONTFORD: Well, once again, in the context of performance-based funding, the Legislature's not punch-drunk. Frankly, I'm not so sure it's a good thing that students have all these definitive goals, because once they are exposed to a variety of programs—academic and vocational—they may want to change their minds. I went into college wanting to be an aerospace engineer. That lasted about six weeks.

MESSENGER: Physics, huh?

MONTFORD: [Laughter.] Well, now I'm a lawyer. But I think that's healthy. It's such an important component of our educational system that you serve. I'm a fan.

MESSENGER: This is another "outsider" question. You're from North Texas.

MONTFORD: I was born in Fort Worth.

MESSENGER: Well, this is about South Texas—the "South Texas Initiative."

MONTFORD: Right.

MESSENGER: The number we have is $64 million in appropriations and $352 million in bonds. Based on the recent law suit settlement, is this going to be an ongoing thing? Are we moving toward closure?

MONTFORD: Well, they had a bit of a moratorium this week.

MESSENGER: With the Texas Supreme Court.

MONTFORD: Right. I think we are headed for some interesting times in higher education. Candidly, once the *Edgewood* thing is laid to rest—which I hesitate to say it ever *will* be—we'll probably see some explosive litigation in higher education. Hopefully, it will wait until we get through with *public* education. "Public ed," in all candor, has been a big detractor from "higher ed." We've had to spend such an enormous amount of time and money, I feel we probably slighted our focus on higher education.

MESSENGER: Well, *Edgewood* is, at least potentially, the *exact* same issue for us, what with the property tax and all. It's just on a smaller scale.

MONTFORD: Absolutely. I think it is incumbent upon the Legislature to move forward. If you'll look at the Montford Constitutional Revision draft, it addresses the problem of inequity in higher education funding. It's something we'll have to deal with as a leadership issue. If it's not addressed, then it will become a court issue.

MESSENGER: So law suits may be inevitable.

MONTFORD: Unquestionably.

MESSENGER: What about the new "charges" for community colleges? Under the statute we now have workforce development and adult literacy.

MONTFORD: I think we're serious about that. That's a vote of confidence by the Legislature. Junior colleges have to shore up this gap, relative to workforce development. Workforce development is critical to our ability to compete. For a while, everybody wanted to be a doctor or lawyer or nuclear physicist, but the nuts and bolts of this economy are service-oriented. It's going to be: an advanced technician, a computer software programmer, hardware maintenance and design, installation—all these things. You can't have a system that is top heavy—you need a professional workforce in between to make it tick. I think the yields will be very good. I believe the pay will be adequate and, again, this is why your role in the future of Texas and the global economy is absolutely essential.

You know, when I came to the Legislature in '82—and I say this often—Texas was competing, I recall very vividly, with Oklahoma, New Mexico, and Louisiana. In the mid-'80s, we started competing intensively with Massachusetts, Florida, and California. Today, we're competing with Germany, Japan, and China. I mean we are into the global marketplace, and if we don't have this intermediate zone of a professionally trained work force, we're in trouble. That's why we gave you this vote of confidence.

MESSENGER: At many colleges, we've noticed an increased use of part-time faculty, for the obvious financial reasons. Do you see that as a trend we need to be concerned about?

MONTFORD: I used to be a part-time faculty member. I think you ought to be careful with it. But you can also recruit quality people from the private sector who bring an added dimension to the system. That's an administrative policy of the particular institution. I like it. It gives your students a little more versatile program. Again, I don't think you should do it harum-scarum. You have to be careful about who you bring in—and that they have qualifications.

MESSENGER: So you envision no specific threshold?

MONTFORD: I don't think the Legislature can be in the business of micro-managing. It's an administration issue, and I have enough confidence in those of you who run these schools to make those decisions. It may, in some instances, be from economic necessity or rapid growth, but I don't think it's an unsavory move at all to draw upon the private sector. It's a "win-win" if you do it right.

MESSENGER: In the rural areas, they have a little trouble finding people with the appropriate degrees.

MONTFORD: It depends on what you mean by a rural area. It's not too rural if it's got a junior college. They've just got to recruit those faculty. I wouldn't mind doing a little of that myself if I had time. You've got to get the blue-chippers.

MESSENGER: Even in areas that aren't particularly rural, we've had trouble recruiting them sometimes. This results in two developments: One is mandatory overloads. Further, there is such a range in quality. Some of them are great, bringing in the newest ideas in their field and their practical application. Others, while they may know their material, are not good teachers. As financial constraints become more difficult, there may be over-reliance.

MONTFORD: I would remind you that you *did* get "current services."

MESSENGER: Yes.

MONTFORD: I guess a lot depends upon how aggressively your administration recruits. I'm not insensitive to the problem, by any means. But I hope you will exhaust what I think is a vast resource of walk-on faculty, if you'll really get out there and look for it.

MESSENGER: Some good teachers lack the necessary requirements.

MONTFORD: What are your requirements? A Ph.D?

MESSENGER: No. For the average academic course, it's a Masters Degree with eighteen graduate hours in the teaching field. You may, for instance, have some very good high school teachers, but they lack the eighteen hours or the degree.

MONTFORD: Yes.

MESSENGER: Another issue of concern is the state funding of the retirement systems—the Teacher Retirement System and the Optional Retirement Program. There is a constant concern that, as the state faces budget constraints, there's a tendency to go back and view it as a way of making some savings by reducing the state's contribution. What's your view on continued state support of these programs?

MONTFORD: Let me say to you, we're always going to support the TRS. The ORP system has raised a few red flags. I'm not sure it was the most prudent thing we've ever done, but I don't believe in taking something away once you give it. So I think we're just going to have to make it work. ORP was expanded to a point that I don't think was ever intended, to encompass the number of faculty it does now. It was more of a recruiting tool. However, be that as it may, as it has evolved, I think it's an added plus to our ability to recruit faculty, and I think the ability to, in effect, "take it with you" is probably important. You know, I don't think our faculty is overpaid. So I'm going to defend it.

MESSENGER: Do you see that as the more vulnerable program of the two?

MONTFORD: I don't think it's vulnerable in the sense of its being abolished or anything. I just think it received more scrutiny this past session because they felt it had been expanded far beyond the scope for which it was originally intended.

MESSENGER: Do you think there will be some serious attempts in the next session to reduce the state contribution?

MONTFORD: Well, there have always been attempts, ever since I've been there. I think the Legislature is not going to do anything—despite serious looks—to jeopardize the actuarial soundness of either of those programs.

MESSENGER: In looking over the statutory charges given to community junior colleges, in addition to workforce development and adult literacy, there are the others, including: occupational/technical, transfer education, so-called "adult" education, remediation through the TASP program, counseling and guidance, and so on.

MONTFORD: It's kind of like being a faith healer, isn't it?

MESSENGER: Right. It's like, "What *else* do you want us to do?" Is that a problem, in the sense of trying to be all things to all people? We're *ready* to do them all, but are there too many things on the plate?

MONTFORD: I think a lot of times those goals are set for convenience. They sound good. I guess my feeling is: If we're going to impose that many different goals on you, then we ought to make sure we provide the funding necessary to do it. I think you're going to end up having to prioritize those objectives. You can't be all things to all people. You're crowded and your faculty is obviously very busy. But I think you're dealing with a Legislature that, occasionally, can be quite realistic, too. We don't expect you to do magic out there. Our expectations are high, and they should be. We have the best junior college faculty in the country. And I'm very proud of that.

MESSENGER: We are, too. Often, however, we feel it's tough to compete with four-year institutions who have powerful alumni, and we sort of get lost in the shuffle. What's your perspective?

> **"*We are into the global marketplace, and if we don't have this intermediate zone of a professionally trained work force, we're in trouble. That's why we gave you this vote of confidence.*"**

MONTFORD: Oh, you do not. You've got powerful legislators to lobby for you.

MESSENGER: What can we do better to sell ourselves?

MONTFORD: Continue to maintain the very high quality of standards that you have, with a quality faculty. Let me say to you: In spite of the fact that four-year colleges have this enormous support group out there, you do, too. In the first place, they have trouble getting together on a number of issues. I believe you have great respect and a great following in the Legislature. As evidence, you got "current services" [in the budget]. I think we have a deep and abiding appreciation for the job you do. I would say, it would probably be helpful, if you have the time, to give us a little more information about programs to which you feel we should give our focus—those work force goals that are good for the future of Texas.

MESSENGER: So you'd recommend stressing what we *can* do?

MONTFORD: Two things. I'd recommend getting the legislators out to the campuses to look around. For instance, when I spoke at the Odessa College commencement, I was overwhelmed at the quality of that faculty—and a lot of things you don't completely latch on to unless you do an on-site visit. You need to keep a regular liaison with your legislators. Get them out, show them your programs—and show them your problems. Show them how crowded you are. Your public affairs presence in the legislative process is very adequate. I think you've got a lot of friends.

MESSENGER: That's nice to hear. There have been members of the Legislature who didn't even know they had a community college in their district.

MONTFORD: That may be so, but it's *their* fault. I can't speak for the House, but I think I can speak for the Senate attitude, which is very supportive. You've got a lot of fans in the House, too. It's not so much a high-pressure lobby that's needed as much as an occasional visit. If I have one area of criticism, I don't think the Legislature recognizes the depth and breadth of the programs you have. But I do.

MESSENGER: Do you think they need educating on the non-traditional student? The days when kids jumped into school and, four years later, have a degree, really don't apply any more.

MONTFORD: Those of us who have kids in college recognize it, from our pocketbooks. Yeah, I think so.

MESSENGER: And it's not just slackers. It's part-time students. They work, and they have families.

MONTFORD: Right, and I like the term "community college" better than "junior college" because I really believe you are no longer just a feeder for the four-year schools. You are a feeder directly into the economy of this state and nation. Again, work force development is indispensable for our survival as an economic competitor. But you still have strength in numbers. I believe that [Lieutenant] Governor Bullock—we've had discussions on this—is *extremely* supportive of junior colleges, and I know I am. And the majority of the Senate members are. There is no reason why you should feel on any second tier. I hope you don't. I wouldn't be here today if I didn't feel you were important. You've taken my only day off for six months, which demonstrates how strongly I feel about it. One thing you've got going for you that you need to be proud of is that, historically, you've been unified on your positions. UT, A&M, Tech, Houston—it's a different attitude out there. So there's strength in numbers and there's strength in unity. ☆

The Virtual Library and Equal Access

David Drake
Howard College

Big Spring, Texas, is a great place to live—warm winters, low humidity, light traffic, and a thriving community college. Even ardent promoters of Big Spring, however, will concede that location is not one of its assets. It is nearly 300 miles from the nearest major metropolitan area (some native Big Springers would argue that this *is* its primary asset) and 110 miles from the nearest research library.

Until recently, students and faculty in remote areas such as Big Spring were disadvantaged if they wished to do more than basic research. A serious researcher needed access to several major libraries with comprehensive collections; this required that one live in, or frequently visit, the urban areas where such libraries are located. The disadvantages of distance, however, have been greatly reduced by technology. Rural researchers have not yet attained full equity of access comparable with their urban counterparts, but the inequalities formerly inherent in location are vanishing with advances in electronic technology, telecommunications, and distance learning.

> **“*Until recently, students and faculty in remote areas were disadvantaged if they wished to do more than basic research.*”**

Technology is allowing us (even in such remote areas as Big Spring) to approach "research parity" with large universities. This is one of the most revolutionary trends in modern education, but it has been largely unheralded.

Libraries, in fact, are in the midst of one of the most revolutionary trends in their history, one which involves a fundamental change in their philosophy of function. For centuries the emphasis in libraries was on the collection of resources, that is, the acquisition of as many books, subscriptions, microforms, etc., as possible. These items were then placed on the shelves in the hope of their being used. Actually, as every librarian knows, most of the books and other items were not used at all.

An old rule of thumb in libraries is the "80/20" truism, which states that 80 percent of the collection is used only 20 percent of the time, while 20 percent of the collection accounts for 80 percent of its usage. Although it is obviously counterproductive to spend funds on materials that will not be used, it is also difficult to predict which materials will be used and should be purchased. The emphasis on ownership of resources, however, dictated that as much as possible should be acquired so that it would be on hand if needed. This attempt to make the ever increasing flow of information available to researchers was costly, inefficient, and ultimately futile.

A century ago, the largest and wealthiest American libraries could acquire most of the books published in English in a given year, if only due to the far lower number being published. Today, it is impossible to acquire more than a representative sample, and not even that in many formats and languages. Shrinking library budgets and the information explosion combined to force a shift in the philosophy of library operation from ownership to access.

"Access" formerly meant proximity to research libraries. Current technology, however, has caused a redefinition of the term to mean the ability to bring remote resources to the patron, rather than the reverse. As more information is available in electronic format and thus capable of being delivered electronically, the need for researchers to travel to huge repositories of print on paper has been drastically lessened. This development has been particularly beneficial to those who have never had equal access to resources because of their geographic disadvantage—those of us, for example, who live in remote areas such as Big Spring.

The term "virtual library" has come to describe accessibility to information as compared with the traditional ownership-based library. The virtual based library is defined not by what it has, but by what it can get. The virtual library may consist of nothing more than a microcomputer, a modem, and a fax machine. With access to most resource centers, this hardware alone can receive most print information available from those centers. The satellite dish can bring live or recorded video presentations to any isolated location. There is, in fact, little recorded information, print or non-print, that cannot be transported electronically.

As the means of transporting recorded information electronically have become more widespread and less expensive, the number of virtual libraries has increased dramatically. Many private households could now be considered low-end virtual libraries, particularly those subscribing to online database services such as CompuServe. Every educational institution, regardless of level and location, can and should support a virtual library.

The Internet, a worldwide computer network, has for some time connected many universities, government laboratories, and research facilities for information exchange. Inspired by the success of Internet, the federally-funded National Research and Education Network (NREN) was authorized by the High Performance Computing Act of 1991. NREN, when fully operational, will provide high performance computing access to all levels of educational institutions, including K-12, regardless of location. Rural schools, traditionally information-poor, will be able to access the resources of universities and other research institutions easily and inexpensively. Such access already exists in a number of states, as in the Texas Education Network (TENET), but will be enhanced by the NREN.

Fax machines are now available for the price of a small television, making them affordable to all institutions and most individuals. Fax-based delivery services such as UnCover can deliver a wealth of print and graphic information to the remote patron in a very short time. Using optical imaging and disk storage, UnCover has built a database of more than 3,000,000 articles from over 13,000 journals, with 3,000-4,000 articles being added and indexed daily. All of these articles (full text, not merely citations) are available for delivery via fax within 24 hours and often much sooner.

Project Gutenberg is one of the more intriguing and potentially valuable developments of the virtual library proliferation. This aptly named endeavor is creating and distributing English language electronic texts, with the goal of providing a collection of 10,000 of the most-used books by the year 2000. Heavily dependent on volunteer labor, Project Gutenberg hopes to reduce the cost to the user to approximately one cent per book plus the cost of media and shipping and handling. According to Barbara Duncan, of Duncan Research, the volunteer labor "...has largely been either a labor of love, or a labor made by those who see future libraries as computer searchable collections which can be transmitted via disks, telephone lines, or other media at a fraction of the cost in money, time, and paper as in present-day paper media. These electronic books will not have to be rebound, reprinted, reshelved, etc. They will not have to be reserved and restricted to use by one patron at a time. All materials will be available to all patrons from all locations at all times." The potential of Project Gutenberg and similar efforts is enormous, particularly in the realm of public domain information. Imagine having the complete works of Shakespeare or Mark Twain for less than the price of a soft drink!

Full-text databanks such as LEXIS/NEXIS now provide immediate and full accessibility to the most current information available. LEXIS/NEXIS, the world's largest full-text databank, contains the complete text of more than 750 magazines, newspapers, and wire services as well as extensive business, political, legal, patent, and medical information. Full-text databanks will continue to grow in number and depth at an explosive rate, dramatically expanding access to current information while reducing the need for subscriptions and "hard-copy" storage.

Traditional resources—books, microforms, hard-copy serials, and other print media—are still important in libraries and will remain so, but with less of a role in research. The death of the book because of the advent of electronic delivery systems has been reported with boring regularity, but in fact book sales worldwide continue to grow. Just as photography did not kill painting and motion pictures did not kill theater, electronically stored and retrieved information will not kill the book. The traditional bound book, however, has a number of inherent limitations when compared with electronic data: it cannot be searched at high speeds; it cannot easily be updated; it requires a large amount of storage space; it is easily lost, stolen, or mutilated; it is subject to physical deterioration.

Equality of access to information will come via electronic delivery, but barriers remain in the way of parity. Copyright problems—specifically, the difficulty of ensuring that the revenue due the copyright holder is received—have limited the amount of information available in electronic format. More and more publishers of printed information, however, are willing to negotiate the sale of their products in electronic formats. UnCover charges a built-in copyright fee for each article delivered, while book and serial publishers generally strike a deal with electronic publishers for the sale and distribution of their products. Electronic publishing is now slightly more expensive than paper formats for both the publisher and the consumer, but costs will inevitably decline with competition and improved copyright compensation.

The cost of a personal computer and associated peripherals and their perceived difficulty of use still prevent many households from becoming virtual libraries, but this condition, too, is changing as hardware costs plunge and computer competence rises. The new competence demands that one be able to access information, not merely understand it. Access for the 1990s and beyond requires a computer.

A recent incident at Howard College illustrates how technology now routinely equalizes access. One of our students came to the library seeking a number of poems for an English paper due the following day. We quickly determined that the poems were not contained in our collection, but were able to locate them at a branch of the University of Texas by searching the Internet. Within minutes, the poems were faxed to us, allowing the much-relieved student to complete her paper on time. (And we were spared the need to lecture her about waiting until the last minute to begin an assignment!)

The virtual library will soon make it possible to provide equal access to learning resources for all, regardless of location or affiliation. Using a virtual library, a community college student in Big Spring, Texas, can already access essentially the same resources as a graduate student at Yale. This access is one of the most profound and dramatic advances in educational equality in recent history. ☆

Mr. Drake has been Director of Learning Resources for Howard College since 1991 and has held similar positions at Midland College, McLennan Community College, and an appointment as Assistant Dean of Instruction at Ranger College. He holds the Bachelor of Arts and Master of Library Science degrees from the University of North Texas. He has published articles in a number of national and state journals and is completing a book on the library profession.

> **"The new competence demands that one be able to access information, not merely understand it. Access for the 1990s and beyond requires a computer."**

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
SURVEY OF FACULTY SALARIES — TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES — 1993–94

(SOURCE: Institutional responses to TJCTA questionnaire and official salary schedules)

BASE SALARY — NINE - MONTH CONTRACT

COLLEGE DISTRICT	BEGINNING SALARY (First Year of Service — No "Step" Increases)							
	CERTIFICATE (Minimum Work Experience)	Rank (1 to 37)	BACHELOR'S DEGREE (Minimum Work Experience)	Rank (1 to 43)	MASTER'S DEGREE (No Prior Teaching Experience)	Rank (1 to 47)	DOCTORATE (No Prior Teaching Experience)	Rank (1 to 47)
Alamo Community College District	24,750	17	24,750	23	27,450	15	32,850	6
Alvin Community College	23,552	23	23,552	30	26,211	28	30,780	25
Amarillo College	—		23,277	31	25,242	35	30,407	28
Angelina College	—		—		27,120	19	31,572	15
Austin Community College	25,588	10	25,588	14	25,588	34	31,643	13
Bee County College	18,829	36	21,352	42	26,037	29	31,839	11
Blinn College	—		22,500	34	28,450	7	32,500	8
Brazosport College	26,500	8	26,500	8	26,500	26	26,500	44
Central Texas College	21,424	30	23,690	27	26,986	21	29,252	36
Cisco Junior College	—		23,628	29	24,280	42	27,539	42
Clarendon College	—		22,400	37	26,400	27	28,400	39
College of the Mainland	—		—		26,738	23	31,753	12
Collin County Community College	25,000	14	25,000	18	25,000	37	28,000	40
Cooke County College	21,375	31	21,375	41	22,875	46	24,875	47
Dallas County Community College	—		—		29,000	3	34,040	3
Del Mar College	26,700	5	26,700	5	28,520	6	33,160	5
El Paso Community College	23,875	21	24,499	25	26,003	31	29,951	31
Frank Phillips College	21,000	33	22,500	34	25,000	37	28,500	38
Galveston College	22,182	28	24,761	22	27,340	16	30,951	24
Grayson County College	26,552	6	26,552	6	27,052	20	31,058	22
Hill College	24,766	16	24,766	21	26,037	29	31,117	21
Houston Community College System	—		24,786	20	28,080	12	31,338	19
Howard College	22,496	26	22,496	36	24,412	41	29,521	34
Kilgore College	22,284	27	23,634	28	24,534	39	27,234	43
Laredo Community College	23,862	22	23,862	26	25,698	32	29,615	33
Lee College	27,224	3	27,224	3	29,248	1	33,379	4
McLennan Community College	24,995	15	24,995	19	28,307	10	34,323	2
Midland College	—		—		28,097	11	31,373	18
Navarro College	19,335	35	21,813	39	26,771	22	30,241	30
North Harris Montgomery Comm. Coll.	26,546	7	26,546	7	26,546	24	30,446	27
Northeast Texas Community College	26,261	9	26,261	11	28,336	9	32,040	10
Odessa College	28,973		28,973	1	28,973	4	32,673	7
Panola College	20,000	34	23,000	32	24,500	40	29,300	35
Paris Junior College	21,659	29	21,659	40	23,390	44	25,706	46
Ranger College	18,000	37	20,000	43	21,000	47	26,000	45
San Jacinto College	27,079	4	27,079	4	27,304	17	30,304	29
South Plains College	25,376	11	25,376	15	27,256	18	29,941	32
Southwest Texas Junior College	—		26,405	9	28,598	5	31,576	14
Tarrant County Junior College	28,400	2	28,400	2	28,400	8	31,400	17
Temple Junior College	24,710	19	24,710	24	26,522	25	35,547	1
Texarkana College	24,715	18	26,373	10	27,791	13	32,050	9
Trinity Valley Community College	25,028	13	25,028	17	25,655	33	31,298	20
Tyler Junior College	23,000	25	23,000	32	23,000	45	28,600	37
Vernon Regional Junior College	21,177	32	22,085	38	23,598	43	27,711	41
The Victoria College	23,286	24	26,197	12	29,108	2	31,000	23
Weatherford College	24,439	20	25,900	13	27,760	14	30,682	26
Western Texas College	Entry-level salaries are not limited to salary schedule							
Wharton County Junior College	25,050	12	25,050	16	25,050	36	31,550	16
AVERAGE SALARY	*23,946*		*24,517*		*26,420*		*30,458*	
MEDIAN SALARY	*24,710*		*24,761*		*26,546*		*30,951*	

COLLEGE DISTRICT	AFTER FIVE CONSECUTIVE YEARS (Sixth Year of Service)							
	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 24)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 29)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 32)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 32)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	27,304	12	27,304	16	30,385	13	35,682	7
Amarillo College	—		24,425*	25	26,390*	29	31,555*	28
Angelina College	—		—		29,880	16	34,332	15
Austin Community College	28,403	8	28,403	10	28,403	21	34,458	13
Bee County College	20,815	24	23,340	29	28,023	22	33,825	20
Blinn College	—		23,750†	27	29,700†	17	33,750†	22
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	23,484	22	26,265	19	30,076	15	33,372	24
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		23,400	28	27,400	26	29,400	30
College of the Mainland	—		—		29,412	18	34,928	10
Collin County Community College	31,170	3	31,170	3	31,170	8	33,990	19
Cooke County College	No fixed schedule; no automatic increases							
Dallas County Community College	No fixed schedule; no automatic increases							
Del Mar College	29,200*	5	29,200*	6	31,020*	9	35,660*	8
El Paso Community College	College does not use a salary schedule							
Frank Phillips College	College does not use a salary schedule							
Galveston College	26,249	15	29,301	5	32,353	2	36,627	5
Grayson County College	28,888	6	28,888	7	29,388	19	33,789	21
Hill College	27,942	10	27,942	13	29,212	20	34,292	16
Houston Community College System	—		27,171	17	30,699	11	34,191	17
Howard College	24,981	19	24,981	24	26,897	27	32,006	27
Kilgore College	23,634	21	24,984	23	25,884	32	28,584	31
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	30,987	4	30,987	4	32,146	3	36,277	6
McLennan Community College	28,285	9	28,285	11	31,597	5	37,613	2
Midland College	—		—		30,490	12	34,556	11
Navarro College	No fixed schedule; no automatic increases							
North Harris Montgomery Comm. Coll.	33,978	1	33,978	1	33,978	1	38,407	1
Northeast Texas Community College	28,695	7	28,695	9	30,819	10	34,474	12
Odessa College	31,272	2	31,272	2	31,272	7	36,699	4
Panola College	22,250	23	25,250	22	26,750	28	31,550	29
Paris Junior College	24,302	20	24,302	26	26,033	30	28,349	32
Ranger College	No fixed schedule; no automatic increases							
San Jacinto College	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
Southwest Texas Junior College	—		27,630	14	31,918	4	35,309	9
Tarrant County Junior College	College does not use a salary schedule							
Temple Junior College	26,210	16	26,210	20	28,022	23	37,047	3
Texarkana College	27,083	13	28,733	8	30,155	14	34,412	14
Trinity Valley Community College	26,913	14	26,913	18	27,540	25	33,183	25
Tyler Junior College	26,022	17	26,022	21	26,022	31	32,358	26
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	25,086	18	28,222	12	31,358	6	33,396	23
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	27,550†	11	27,550†	15	27,550†	24	34,050†	18
AVERAGE SALARY	*27,113*		*27,399*		*29,436*		*34,004*	
MEDIAN SALARY	*22,867*		*27,550*		*29,790*		*34,242*	

COLLEGE DISTRICT	AFTER TEN CONSECUTIVE YEARS (Eleventh Year of Service)							
	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 21)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 25)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 30)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 30)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	31,653	5	31,653	6	35,225	5	41,366	5
Amarillo College	—		27,152*	20	29,260*	26	34,425*	26
Angelina College	—		—		32,640	13	37,692	13
Austin Community College	31,218	7	31,218	10	31,218	18	37,273	18
Bee County College	23,246	21	25,770	23	30,496	20	36,299	20
Blinn College	—		25,000†	24	30,950†	19	35,000†	19
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	25,544	19	28,840	15	33,166	10	37,492	10
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		24,400	25	28,400	28	30,400	28
College of the Mainland	—		—		32,086	16	38,104	16
Collin County Community College	College opened in 1985							
Cooke County College	No fixed schedule; no automatic increases							
Dallas County Community College	No fixed schedule; no automatic increases							
Del Mar College	31,700*	4	31,700*	5	33,520*	9	38,160*	9
El Paso Community College	College does not use a salary schedule							
Frank Phillips College	College does not use a salary schedule							
Galveston College	28,098	13	31,365	7	34,632	6	39,206	6
Grayson County College	31,283	6	31,283	9	31,783	17	36,814	17
Hill College	—		—		32,388	14	37,468	14
Houston Community College System	—		31,716	4	35,784	2	39,870	2
Howard College	27,466	15	27,466	19	29,382	24	34,490	24
Kilgore College	25,659	18	27,009	21	27,909	30	30,609	30
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	33,955	3	33,955	3	35,255	3	39,386	3
McLennan Community College	28,943	11	28,943	14	32,255	15	[illegible]	15
Midland College	—		—		32,901	11	37,771	11
Navarro College	No fixed schedule; no automatic increases							
North Harris Montgomery Comm. Coll.	37,811	1	37,811	1	37,811	1	42,240	1
Northeast Texas Community College	College opened in 1985							
Odessa College	34,028	2	34,028	2	34,028	7	41,190	7
Panola College	24,500	20	27,500	18	29,000	27	33,800	27
Paris Junior College	27,600	14	27,600	17	29,331	25	31,647	25
Ranger College	No fixed schedule; no automatic increases							
San Jacinto College	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
Southwest Texas Junior College	—		—		35,238§	4	39,042§	4
Tarrant County Junior College	College does not use a salary schedule							
Temple Junior College	26,210	17	26,210	22	28,022	29	38,547	29
Texarkana College	29,681	9	31,338	8	32,759	12	37,015	12
Trinity Valley Community College	28,798	12	28,798	16	29,425	23	35,068	23
Tyler Junior College	29,443	10	29,443	13	29,443	22	36,610	22
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	27,025	16	30,403	11	33,781	8	35,977	8
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	30,050†	8	30,050†	12	30,050†	21	36,550†	21
AVERAGE SALARY	*29,234*		*29,626*		*31,938*		*36,994*	
MEDIAN SALARY	*28,943*		*29,443*		*32,171*		*39,504*	

COLLEGE DISTRICT	AFTER FIFTEEN CONSECUTIVE YEARS (Sixteenth Year of Service)							
	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 21)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Degree)	Rank (1 to 25)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 30)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 30)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	34,263	4	34,263	5	40,230	3	44,776	4
Amarillo College	—		28,615*	18	33,214*	24	37,295*	23
Angelina College	—		—		36,660	12	39,852	17
Austin Community College	34,033	6	34,033	7	35,825	15	40,088	15
Bee County College	25,661	21	28,184	20	34,925	20	38,786	20
Blinn College	—		26,250†	23	34,250†	22	36,250†	26
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	27,604	14	31,415	13	37,335	10	41,612	9
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		25,400	25	30,400	29	31,400	30
College of the Mainland	—		—		34,759	21	41,279	11
Collin County Community College	College opened in 1985							
Cooke County College	No fixed schedule; no automatic increases							
Dallas County Community College	No fixed schedule; no automatic increases							
Del Mar College	33,200*	7	33,200*	9	35,020*	19	39,660*	18
El Paso Community College	College does not use a salary schedule							
Frank Phillips College	College does not use a salary schedule							
Galveston College	29,947	11	33,429	8	38,261	6	41,786	8
Grayson County College	34,129	5	34,129	6	37,458	9	40,835	13
Hill College	—		—		36,198	14	40,643	14
Houston Community College System	—		36,018	3	40,662	2	45,306	3
Howard College	27,466	16	27,466	22	33,569	23	36,975	24
Kilgore College	27,009	18	28,359	19	30,159	30	31,959	29
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	37,205	2	37,205	2	39,755	4	42,634	6
McLennan Community College	28,943	13	28,943	17	38,633	5	44,193	5
Midland College	—		—		36,564	13	40,985	12
Navarro College	No fixed schedule; no automatic increases							
North Harris Montgomery Comm. Coll.	41,644	1	41,644	1	43,687	1	46,072	1
Northeast Texas Community College	College opened in 1985							
Odessa College	35,792	3	35,792	4	37,581	8	45,570	2
Panola College	26,750	19	29,750	15	33,050	26	36,050	27
Paris Junior College	27,600	15	27,600	21	31,155	28	32,465	28
Ranger College	No fixed schedule; no automatic increases							
San Jacinto College	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
Southwest Texas Junior College	—		—		37,848§	7	42,035§	7
Tarrant County Junior College	College does not use a salary schedule							
Temple Junior College	26,210	20	26,210	24	32,230	27	40,047	16
Texarkana College	31,100	9	32,759	10	35,479	17	38,435	22
Trinity Valley Community College	30,683	10	30,683	14	33,191	25	36,953	25
Tyler Junior College	29,443	12	29,443	16	35,627	16	41,421	10
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	27,025	17	32,753	11	37,302	11	38,757	21
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	32,550†	8	32,550†	12	35,050†	18	39,050†	19
AVERAGE SALARY	*30,869*		*31,444*		*35,869*		*39,772*	
MEDIAN SALARY	*29,947*		*31,415*		*35,726*		*40,068*	

COLLEGE DISTRICT	AFTER TWENTY CONSECUTIVE YEARS (Twenty-first Year of Service)							
	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 21)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 25)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 30)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 30)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	35,[illegible]63	6	36,263	6	41,230	3	45,776	6
Amarillo College	—		28,615*	20	34,246*	25	40,165*	21
Angelina College	—		—		36,660	18	42,612	16
Austin Community College	36,848	3	36,848	3	38,640	12	42,903	15
Bee County College	28,075	16	30,599	16	37,411	16	41,273	20
Blinn College	—		27,500†	22	35,500†	21	37,500†	27
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	27,604	17	33,990	10	40,685	4	45,732	7
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		26,400	24	31,400	29	32,400	30
College of the Mainland	—		—		37,433	15	44,454	10
Collin County Community College	College opened in 1985							
Cooke County College	No fixed schedule; no automatic increases							
Dallas County Community College	No fixed schedule; no automatic increases							
Del Mar College	33,200*	8	33,200*	12	35,020*	24	39,660*	23
El Paso Community College	College does not use a salary schedule							
Frank Phillips College	College does not use a salary schedule							
Galveston College	31,796	10	35,493	8	40,623	6	44,366	11
Grayson County College	36,280	5	36,280	5	40,074	9	43,813	13
Hill College	—		—		36,198	20	43,183	14
Houston Community College System	—		36,018	7	40,662	5	45,306	8
Howard College	27,466	19	27,466	23	34,066	26	39,460	24
Kilgore College	29,034	13	30,384	17	32,184	28	33,984	29
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	40,669	2	40,669	2	43,365	2	46,244	4
McLennan Community College	28,943	14	28,943	19	38,633	13	46,167	5
Midland College	—		—		38,975	10	44,200	12
Navarro College	No fixed schedule; no automatic increases							
North Harris Montgomery Comm. Coll.	42,410	1	42,410	1	44,453	1	46,839	3
Northeast Texas Community College	College opened in 1985							
Odessa College	36,845	4	36,845	4	38,659	11	48,309	1
Panola College	28,300	15	31,100	15	35,300	22	38,300	26
Paris Junior College	27,600	18	27,600	21	31,155	30	34,24[illegible]	28
Ranger College	No fixed schedule; no automatic increases							
San Jacinto College	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
Southwest Texas Junior College	—		—		40,458§	7	45,028§	9
Tarrant County Junior College	College does not use a salary schedule							
Temple Junior College	26,210	21	26,210	25	32,230	27	41,547	19
Texarkana College	31,100	11	33,467	11	36,898	17	39,852	22
Trinity Valley Community College	32,568	9	32,568	14	35,076	23	38,838	25
Tyler Junior College	29,443	12	29,443	18	36,518	19	46,864	2
Vernon Regional Junior College	No fixed schedule; no automatic increases							
The Victoria College	27,025	20	32,753	13	40,184	8	41,753	17
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	35,050†	7	35,050†	9	37,550†	14	41,550†	18
AVERAGE SALARY	*31,987*		*32,645*		*37,483*		*42,077*	
MEDIAN SALARY	*31,100*		*32,753*		*37,422*		*42,756*	

NOTES:
- * Reported salaries do not include compensation for advancement in academic ranking: Amarillo College ($750 for Assistant Professor, $1,150 for Associate Professor, and $1,800 for Professor); Del Mar College ($1,800 for Assistant Professor, $4,200 for Associate Professor, and $8,200 for Professor).
- § Southwest Texas Junior College: Assumes six graduate credit hours earned during past five years.
- † Blinn College and Wharton County Junior College: Reported salaries do not include cost-of-living increases which were granted but not made a part of the salary schedule.

Reminiscing

ROBERT W. WYLIE
AMARILLO COLLEGE

"The nine children pictured on the horse are the offspring of John Gauvin and his wife Ellen Liddy. John Gauvin, my father, is the seventh generation direct descendant of the first Jean Gauvin to come from France to Canada. He married Sarah Hearon in Quebec in 1665 —before there was a United States.

"I attended the 300th anniversary of that marriage in 1965 in Quebec City with some 1,200 direct descendants when a park and a monument were dedicated to the memory of that marriage..."

So began Ellen Ericksen, 84, in writing one of the stories of her family and of herself. She and ten others were students in a community service class I taught in the fall semester of '92.

Though I still hang around the college, I have been sort of retired for almost a year, and during that time I have been reasonably happy, not that I don't miss the classroom and my other times with students: I do. And I miss every day my ordinary contact with my friends in the English Department and throughout the college.

What I don't miss and what contributes to my happiness is having no papers to read, no evaluations to make, no grades to assign, no agonizing decisions at semester's end, no hesitations, no afterthoughts, no stretching of conscience, no troubled sleep, no excuses, no tense conferences over grading.

So, naturally, when my old friend Charlie, head of community service, asked me to teach a fall class "Reminiscing" for seniors, not academic seniors, but life seniors, I hesitated. Would there be any grading? No. Well, in that case...

The class met for two hours each Wednesday afternoon for six weeks, and it attracted a nicely varied dozen scholars, only one of whom was, and is, a man. We stuck together.

I'll take a dangerous step here and guess that the average age was in the mid-70s. The oldest was Ellen, proud to be 84, a traveler and an enthusiastic line dancer.

I fit right in: I could allude to historical events so remote they hadn't even been shown on CNN and be assured of making a connection. The Great Depression and World War II were character-defining experiences in our lives; the Sixties was just a tragic decade in which a strand or two of our social fabric started unraveling.

The great passions of romance, love, marriage, work, children, career, grandchildren, discovery and loss, failure and compensation—we shared them all. A sense of place and a life-affirming appetite for life, experience, and more life—these seemed to me to characterize the group.

An unusual group? No, not really. But yes, unique, incomparable, individual, strange, extraordinary—as every class is.

The catalog gave no description of the class beyond its name—Reminiscing. But of course my interest is writing, so I decided it should be a writing class.

Every week's writing was more or less focused by a general assignment, something like this: 1) places, especially the old home place, 2) the way I remember myself, 3) families, the good the bad and the... 4) group pictures, all those people, 5) possessions and aspirations, 6) confrontations, you might say fights.

But class members were free to take any direction they cared to, and they did. In addition to the general topics, I handed out a sheet of more specific terms to help writers make their own writing more rich in detail. Here are a few: my friend, getting caught, the path, the mistake, the game, the church, the stove, the picnic, the field, the loss, the lucky break, the date, and so on.

Sometimes we did a little writing in class: in the first meeting we wrote letters, theirs to me, mine to them. You know how people love letters. But usually we reserved class time for reading and talking about the previous week's writing. During the reading, I asked each student to make notes on the parts that stood out.

Those parts could be either strength or weakness, but the emphasis was always on the positive and how the writer might make the writing better. If a writer asked, I took a copy home and made a more thorough critique, looking for ways the writer could improve it. I never graded.

One student wrote about her own retirement:

"Retirement! What a wonderful word. Visions of endless days with the freedom to do what I want to do, when I want to do it for the rest of my life. No more due dates to meet, sleeping until noon, watching all the old movies and just being a free soul.

"June 30, 1990, is the miracle day. Seventy years old and I am leaving the business world behind with all its endless responsibilities. Heaven is beyond that locked door of the Nizzi Music Shoppe..."

That and much more was written by Ellen Nizzi, whose daughter I taught in journalism almost thirty years earlier. She, daughter Carolyn, is now Managing editor of the Salem, Oregon, *Statesman-Journal*.

Mrs. Nizzi wrote her reminiscences of family life in the form of letters to her only grandchild, Carolyn's daughter, a wonderful idea, I thought.

Herman Hill, my fellow conspirator, born in Shamrock in 1914, wrote about the first house he lived in—"We took our Saturday night baths in a No. 3 washtub placed in a corner of the big bedroom and supplied with water heated on the kitchen kerosene stove. Strict instructions were in effect—*EVERYBODY WAS TO STAY OUT* of that room while the bath was in progress.

"Toilet facilities were some 75 feet away on the back lot in the form of a two-holer, where the tissue was a Sears Roebuck Catalog, and you didn't pause to do your daily reading."

Herman also wrote that his favorite piece of furniture was his parents' feather bed in which he could just "wiggle down into the mattress so that the covers were unruffled on top, thus effectively hiding from my parents..." Herman spent most of his career working for the Santa Fe Railroad. He's now president of two travel clubs. What a guy.

* *

"'Tennie, is it wrong to say "bastard"?' I asked my older sister. I have no idea where I heard that word, probably from one of my teenage brothers, nor had I a clue as to what it meant."

This is the beginning of a reminiscence by my student with the wonderful name, Easter Lily McKeever. She continues...

"She kept a straight face: 'Why do you ask?'

"'Well, I just said it to my ball when it rolled under the pantry.'

"She patted me on the head and said, 'It's not nice.'

"Somehow I had had a feeling that it wasn't a nice word. I needed to know why I felt that way and needed to know I was forgiven. Now my guilt was gone, and I could get on with my playing.

"I was five years old and my sister was fifteen.

"I was a serious thinker, and I had a very tender conscience."

* *

Let's pick up Ellen Ericksen's story again (she's fourth from the rear on the horse, incidentally):

"Anyway eight generations later these children were born on a farm near Eau Galle, Wisconsin. We all went to grade school in a one-room school for eight years. The school was a mile away and since most of the school year in Wisconsin was winter weather, it was harsh, walking to school and even surviving in that uninsulated schoolroom.

"The poor teacher even had to build the wood fire in the big heater each morning—quite primitive by today's standards. But we survived. And we all went away to a boarding house through high school and worked part time. That was at Menomonie, Wisconsin."

Such stories as these, I believe, should survive too. But in most instances they won't survive because they won't be written and they won't be told in such a way that they can be preserved. We can help.

Just as my friend Charlie Gaither offered a class in Reminiscing, so can Community Service in your college, in every two-year college in Texas, offer one as well.

You can call it Reminiscing or whatever you like, and maybe you would rather have the stories taped than written, a good idea, I think. But a better idea would be to have them written first and then have the writer make a taped version as well.

Who's interested in these stories of old people? I say, who's *not* interested? They're history, they're biography, autobiography; they're love stories, stories of struggle and loss; they're funny and they're the stories of our world long ago and only yesterday.

They're stories of a time past that will not come again except in memories. Writing saves these lives, these memories, and these times.

Cecelia Ryan Pease was born in Newton-Le-Willows, and as you guessed, that town is not in Texas. It's in Lancashire, England, and she still preserves much of her appealing English accent. She is an excellent writer and brought an exotic viewpoint to our class.

For our first assignment, "Home," her essay begins...

"I opened the black, wrought-iron gate of my grandparents' home, passed through, and purposefully closed it behind me. It was the first Sunday of May, 1939, and I'd reached my seventeenth birthday the previous month. Dressed

REMINISCING CLASSMATES. *Pictured from left to right, Herman Hill, Martha Crumley, Ellen Nizzi, Marge Johnson, Glenna Garrison, Frances Tucker, Cecilia Pease, Easter L. McKeever, Ellen Ericksen. Not pictured, Beth Miesse.*

> ***"They're stories of a time past that will not come again except in memories. Writing saves these lives, these memories, and these times."***

“ *The great passions of romance, love, marriage, work, children, career, grandchildren, discovery and loss, failure and compensation —we shared them all* ”

in a new pink linen dress, a boater-style white straw hat with pale blue grosgrain ribbons, and my first pair of white kid high-heeled court shoes. I'd been to early Mass at St. Patrick's Catholic Church.

"The house stood back a quarter of a mile from the main road on two acres of land, surrounded by a high hawthorn hedge. I could see in the distance the Pennine Ridge, which we referred to as the backbone of England. It resembled a huge unfurled green and yellow banner, reaching up to meet the incredibly silver-blue North of England sky.

"The house had no number on the door so far as anyone could see, no name on the garden gate. Snug and homely, kind of friendly, it nestled cozily in the shelter of the old and lovely trees. If it appeared nondescript, the gardens made up for that during each season of the year...

"The front of the two-story red brick house, with its four large bay windows and gray slate roof faced west. On the south gable end, a conservatory had been added. Here on the window sills, post of geraniums, cyclamen, and fuchsia caught the rays of the sun. White wicker furniture and floral chintz-covered cushions welcomed all to rest awhile..."

I didn't often get description like that in Comp I. Miss Ryan married Mr. Pease, and came to the states, and somehow wound up in Amarillo.

❧ ❧

About three years after I was born in Breckenridge, Marjorie Johnson was born in Desdemona, both oil towns. Desdemona is in Eastland County, about 25 miles from Eastland. Marge went to school in Desdemona and later graduated from Texas State College for Women. She married, raised a family, became a "little old widow," a label she detests along with "all the other labels and expectations society places on this very large group of second-class senior citizens!"

"Three activities," she wrote of her childhood, "were basic to our lives: work, getting an education, and attending church."

After a varied career, as a dietitian and nutritionist, she came to work at Amarillo College in 1961 and retired into another job a few years ago.

One of her stories dealt with the more angelic side of her nature. She had been chosen to play the part of the Christmas angel in the nativity scene, and she did play it; the problem is that now only she remembers the great event. She remembers it this way—

"...My mother made my costume of white organdy. My wings were fashioned from muslin-covered coat hangers; my halo was made from baling wire covered with tinsel and my silver wand was topped with a cardboard star. The star itself was covered with tinfoil recycled from cigarette package liners.

"My moment of fame came as I assumed my most angelic stance and fluttered out of the Sunday School room and across the stage to hover over the baby Jesus lying in the manger surrounded by Johnson grass hay."

And yet, she writes, no one remembers... "My sister said, 'Yes, my doll was Baby Jesus; were you in that scene?' Our seventy-seven-year-old neighbor, Agatha Genoway, recalled that her niece wore a costume made from a fancy bed sheet and was the Virgin Mary, but no one remembers Marge Brown was the Christmas Angel!"

Fame, fame—how fickle, how fleeting...

Glenna Garrison, another strong writer and strong woman, wrote a story of the days before the REA brought electricity to farm people. It's called "With a Hammer in my Hand"—

"On that windy dust-bowl day I didn't need to worry about our radio battery getting a good charge. My worry was that I had to climb that shaking tower and knock back in place the pin that held the windcharger.

"My husband was away and I had three little boys inside the house against which the tower stood. I knew if the pin slipped out, the heavy steel blades would probably fall through our roof. I had to climb that tower and I had no time to lose.

"Inside my husband's toolbox I found a heavy sledge hammer; an ordinary hammer would not do. With the hammer in my hand and a prayer in my heart, I clutched the first rung of the ladder and began to climb.

"I weighed 105 then, and had it not been for the hammer, I might have blown right off the tower. Holding on with one hand and lifting the hammer each step upward, I made it to the top. The wind was whirling the fan so fast I could barely see that the pin was almost out. I had to change the hammer to my right hand and grab the ladder with my left. It was all I could do to lift the hammer, much less drive the pin in place, but I did it.

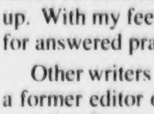
"I dropped the hammer and with my eyes full of sand I descended a great deal faster than I had climbed up. With my feet against the earth I thanked my Lord for answered prayer."

Other writers in our group were Mary Beth Miesse, a former editor of the *TJCTA Messenger*, a poet and essayist; Frances Tucker, whose family came to the Panhandle in a wagon. Her stories are reminders of life on the high plains in the early days of the century; and Martha Crumley, whose sensitive stories and poems of family life will surely be treasured down through the generations.

These are ordinary, forward-looking, not backward-looking, people. But this is, I hope, just the beginning for these writers and all who follow. We have in fact met twice since the class ended to hear the latest and to encourage more and ever more.

Could your college offer such a course? Yes. Should it? Yes. Who should see that it gets started? You should. Who should you call? The director of your Community Service Program. When? Just as soon as you finish reading the *Messenger*.

If you think I can help, call or drop me a line. ☆



Mr. Wylie received the Bachelor of Arts degree from Texas Tech University and the Master of Arts degree from The University of Texas. Prior to his retirement, he was chair and professor in the English department at Amarillo College. He is now an adjunct instructor in the college's Continuing Education department, and is a writer and editor for the college. Also, Mr. Wylie writes a weekly column on language for the Amarillo Sunday Globe-News.

COMPENSATION AND UTILIZATION OF PART-TIME INSTRUCTORS TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES

1992-93 and 1993-94

(Source: Institutional responses to TJCTA questionnaire)

Compensation for part-time instructor teaching one 3-semester hour course in U. S. History (assuming instructor holds Master's Degree with no hours toward doctorate and is in the first year as a part-time faculty member)

College District	*Compensation for One Three-Hour Course*		*1993-94 Rank (1-48)*	*Percent Increase 1993-94 Over 1992-93*	*Additional Pay for Advanced Hours or Degrees*	*Additional Pay for Teaching Experience*	*Number of Full-Time Faculty*	*Number of Part-Time Faculty*	*Percent of Sections Taught By Part-Time Faculty*
	1992-93	*1993-94*							
Alamo Community College District	$1,545	$1,607	6	4.0%	Yes	No	781	1,018	50%
Alvin Community College	1,050	1,200	16	14.3%	No	No	99	100	25%
Amarillo College	1,050	1,050	33	—	Yes	Yes	184	200	27%
Angelina College	1,320	1,356	9	2.7%	No	No	77	108	29%
Austin Community College	1,276	1,347	11	5.6%	No	Yes	256	1,245	68%
Bee County College	1,200	1,200	16	—	No	No	99	69	18%
Blinn College	1,996	1,996	1	—	Yes	Yes	127	223	52%
Brazosport College	1,200	1,200	16	—	No	No	62	89	29%
Central Texas College	1,050	1,125	27	7.1%	Yes	No	116	205	39%
Cisco Junior College	850	900	42	5.9%	No	No	61	84	32%
Clarendon College	750	900	42	1.2%	No	No	27	33	29%
College of the Mainland	1,131	1,152	25	1.9%	Yes	Yes	80	298	33%
Collin County Community College	1,095	1,140	26	4.1%	No	No	127	358	50%
Cooke County College	930	930	41	—	No	Yes	71	133	35%
Dallas County Comm. College District	1,200	1,248	14	4.0%	No	No	700	4,416	30%
Del Mar College	1,804	1,804	2	—	Yes	No	285	243	25%
El Paso Community College	1,607	1,655	3	3.0%	No	No	316	782	41%
Frank Phillips College	750	750	48	—	No	No	28	21	26%
Galveston College	1,104	1,200	16	8.7%	No	No	53	68	25%
Grayson County College	1,035	1,090	30	5.3%	No	No	98	66	16%
Hill College	950	950	39	—	No	No	49	54	18%
Houston Community College	1,258	1,258	13	—	Yes	No	551	1,985	50%
Howard College	828	828	46	—	No	No	90	106	32%
Kilgore College	1,146	1,200	16	4.7%	Yes	Yes	169	88	6%
Laredo Community College	1,350	1,350	10	—	No	No	170	92	20%
Lee College	1,507	1,507	7	—	No	No	153	124	31%
McLennan Community College	1,620	1,620	5	—	Yes	No	180	75	17%
Midland College	1,030	1,060	32	3.0%	No	No	85	122	35%
Navarro College	1,200	1,200	16	—	No	No	77	101	28%
North Harris Montgomery Comm. College	1,275	1,275	12	—	Yes	Yes	281	676	32%
Northeast Texas Community College	900	900	42	—	No	Yes	42	45	27%
Odessa College	1,062	1,077	31	1.4%	No	No	137	102	20%
Panola Junior College	1,000	1,000	35	—	No	No	58	50	25%
Paris Junior College	1,000	1,000	35	—	No	No	78	42	11%
Ranger College	900	900	42	—	Yes	No	29	24	16%
San Jacinto Junior College District	1,070	1,248	14	16.6%	No	No	463	557	25%
South Plains College	1,080	1,123	28	4.0%	No	Yes	232	92	8%
Southwest Texas Junior College	1,100	1,200	16	9.0%	Yes	Yes	55	75	28%
Tarrant County Junior College District	912	960	38	5.3%	Yes	Yes	440	648	30%
Temple Junior College	1,641	1,641	4	—	Yes	No	75	39	14%
Texarkana College	1,100	1,100	29	—	No	No	110	79	16%
Trinity Valley Community College	1,000	1,000	35	—	No	No	120	80	20%
Tyler Junior College	1,200	1,200	16	—	No	No	198	241	27%
Vernon Regional Junior College	1,005	1,005	34	—	No	No	52	31	26%
The Victoria College	1,432	1,432	8	—	No	No	104	50	12%
Weatherford College	950	950	39	—	No	No	54	66	35%
Western Texas College	800	800	47	—	Yes	No	45	13	1%
Wharton County Junior College	1,200	1,200	16	—	No	No	101	99	25%
Mean Salary	*$1,159*	*$1,184*			*Yes = 15*	*Yes = 11*			
Median Salary	*$1,100*	*$1,176*			*No = 33*	*No = 37*			

TJCTA EXPECTING RECORD MEMBERSHIP

From all indications, 1993-94 will be another successful year for the Texas Junior College Teachers Association—at least as far as association membership is concerned. The January membership report shows that the organization is well on the way to a record membership for the fifth consecutive year.

The following table lists campus representatives and the membership at this point in each of the past five years.

College	Campus Representative	1990	1991	1992	1993	1994
* **Alamo Community College District**		2	2	1	2	3
Palo Alto College	**James B. Riley**	35	42	48	43	51
St. Philip's College	**Ernest Spikes, Jr.**	94	79	98	73	97
San Antonio College	Ellen Brennan	309	277	337	314	339
Alvin Community College	Doris Burbank	90	91	88	74	81
* Amarillo College	Steve Dutton	250	246	251	239	241
Angelina College	**Ronnie Hall**	63	62	66	75	70
Austin Community College	**Doris Patrick**	206	205	241	212	252
Bee County College	**Nicolas Cardenas**	115	89	71	72	78
Blinn College	R. Hoppens & J. Kingcade	95	101	94	100	101
Brazosport College	Kenneth Hopkins	48	49	36	33	35
# Central Texas College	Stan Dyer	52	67	87	86	95
Cisco Junior College	**Tianay Rabb**	50	41	46	47	53
* **Clarendon College**	**Terry Scoggin**	27	27	26	28	29
College of the Mainland	**Emmeline Dodd**	129	119	118	107	111
Collin County Community College						
* Central Campus	Larry Collins	42	32	31	26	39
Spring Creek Campus	M. Cohick & J. Edwards	43	46	52	49	65
Cooke County College	**Alton Kite**	27	18	27	21	20
Dallas County Comm. Coll. Dist.	**Jacqueline Caswell**	17	15	13	9	11
* **DCCCD Service Center**	**Kathryn Tucker**	4	10	11	1	10
Bill J. Priest Institute	Glenda Easter	15	20	14	28	26
* Brookhaven College	Delryn Fleming	63	81	72	61	70
# Cedar Valley College	Tommy Thompson	26	28	24	17	39
* **Eastfield College**	**David Preston**	73	51	48	60	84
Mountain View College	**Lionel Cortez**	44	33	30	28	29
North Lake College	**Enrique Chamberlain**	73	66	56	55	51
* Richland College	Sid Chapman	87	62	66	49	77
Del Mar College	Hugh Bishop	101	86	109	120	124
* El Paso Community College	Victoria Lara	34	21	26	27	43
* **Frank Phillips College**	**Sharon Lane**	27	25	27	31	34
* **Galveston College**	**Theron Waddell**	54	39	44	25	31
Grayson County College	**Martha Payne**	63	64	54	56	51
# Hill College	Richard Elam	72	68	61	68	81
Houston Community College	Panzer, Ross, Sparks, Wills	153	176	190	229	263
Howard College	Doris Huibregtse	90	85	88	70	75
* **Jacksonville College**	**Janice Bryan**	13	13	11	6	9
Kilgore College	**Steve Reif**	93	102	91	91	97
Lamar University–Beaumont	**Kathe Gardner**	—	—	—	16	29
Lamar University–Orange	Rajiv Malkan	—	—	—	—	7
Laredo Community College	Alfonso Mendiola	72	62	74	65	68
Lee College	**Dan Mendoza**	82	86	76	69	72
* **Lon Morris College**	**Madeleine Ross**	18	10	9	12	12
McLennan Community College	**Michael White**	147	150	145	129	155
* **Midland College**	**Andrea Zabel**	41	51	49	43	59
# Navarro College	Marvin Ray	89	97	105	106	115
North Harris Montgomery CCD		6	4	8	6	9
* Kingwood College	Scott Nelson	35	36	47	54	54
Montgomery College		—	—	—	1	2
North Harris College	**Larry Shirts**	79	72	92	59	72
# **Tomball College**	**Bill Lawler**	31	38	46	49	56
Northeast Texas Community Coll.	Doug Richey	51	50	39	43	42
# Odessa College	Brian Dille	177	195	201	196	213
# Panola College	Larry Allen	52	65	64	62	69
* **Paris Junior College**	**Bobby Black**	48	71	66	55	68
Ranger College	**Linda Gann**	15	16	12	10	10
# **San Jacinto College District**	**Patsy Goss**	6	7	7	9	10
San Jacinto College–Central	S. Freeman, R. McReynolds	125	144	121	118	124
* San Jacinto College–North	Susan Lustick	72	65	67	62	72
* San Jacinto College–South	Carol Wennagel	65	67	62	59	65
* **South Plains College**	**R. Presley, L. Gober**	54	53	73	55	79
Southwest Texas Junior College	**Barbara Blair**	47	54	39	61	56
* **Tarrant County Junior College Dist.**	**David Clinkscale**	5	5	7	0	11
TCJC–Community Campus	David Wells	4	7	7	6	5
TCJC–Northeast Campus	Sharon Chitwood	124	131	140	148	148
TCJC–Northwest Campus	Peggy Ford	74	71	73	61	71
TCJC–South Campus	**David Clinkscale**	145	146	147	137	139
Temple Junior College	**Rose Anne Brasher**	95	101	93	96	86
Texarkana College	**Margaret Rauch**	133	117	136	115	119
Texas State Technical College System						
TSTC–Waco	M. Kimbell, F. Gentry	61	56	59	55	58
* TSTC–Amarillo	Delvin Harms	13	11	13	7	9
# **TSTC–Harlingen**	**Alfonso Guillen**	2	1	2	1	21
# **TSTC–Marshall**	**Alex Kajstura**	—	—	—	1	14
TSTC–Sweetwater	**Phyllis Morris**	—	9	20	25	20
# Trinity Valley Community College	Ed Richards	155	157	160	159	161
Tyler Junior College	Steve Burket	121	121	122	100	121
Vernon Regional Junior College	Laura Wyman	27	36	37	38	35
The Victoria College	**Caroline Garrett**	49	41	47	41	48
# **Weatherford College**	**Carol Eppright**	48	48	46	45	75
Western Texas College	**Gerald Corkran**	59	61	58	57	54
Wharton County Junior College	Patsy Norton	94	84	82	81	89
Student Members		5	3	9	3	14
Unaffiliated Members		16	63	52	38	43
Other Institutions		—	—	5	4	4
TOTALS		*5,454*	*5,429*	*5,583*	*5,290*	*5,909*

** denotes college has equaled or exceeded final membership for previous year (1992-93)*
# denotes college has equaled or exceeded previous all-time high membership

COLLEGES REPORT ENROLLMENT CHANGES

Texas public two-year colleges reported slight increases in enrollments in the fall 1993 semester over the preceding fall semester. Thirty-seven of the 50 public community junior college districts reported enrollment increases. At the two independent junior colleges, one showed an increase of 10 percent while the other showed a 12 percent decrease in enrollment. Conversion of the McAllen campus of the Texas State Technical College to a new public community college resulted in a decline in enrollment for the TSTC System.

These enrollment figures are based on the twelfth class day enrollments reported by colleges to the Texas Higher Education Coordinating Board.

Institution	Fall 1992	Fall 1993	Change	Percent Change
Texas Public Community Junior Colleges				
Alamo Comm. College Dist.	33,944	33,960	16	0.05
Palo Alto College	6,279	6,546	267	4.25
San Antonio College	21,022	20,091	-931	-4.43
St. Philip's College	6,643	7,323	680	10.24
Alvin Community College	4,085	4,183	98	2.40
Amarillo College	6,507	6,687	180	2.77
Angelina College	3,397	3,706	309	9.10
Austin Community College	25,275	24,009	-1,266	-5.01
Bee County College	2,378	2,706	328	13.79
Blinn College	8,066	8,715	649	8.05
Brazosport College	3,344	3,218	-126	-3.77
Central Texas College	5,489	5,826	337	6.14
Cisco Junior College	2,559	2,588	29	1.13
Clarendon College	773	741	-32	-4.14
College of the Mainland	3,848	3,866	18	0.47
Collin Co. Comm. College	9,484	10,057	573	6.04
Cooke County College	4,060	4,103	43	1.06
Dallas Co. Comm. College	54,755	52,353	-2,402	-4.39
Brookhaven College	8,648	8,615	-33	-0.38
Cedar Valley College	3,192	3,136	-56	-1.75
Eastfield College	9,990	9,569	-421	-4.21
El Centro College	7,151	5,681	-1,470	-20.56
Mountain View College	6,554	6,306	-248	-3.78
North Lake College	6,357	6,500	143	2.25
Richland College	12,863	12,546	-317	-2.46
Del Mar College	11,513	11,795	282	2.45
El Paso Community College	18,118	18,875	757	4.18
Frank Phillips College	1,030	1,138	108	10.49
Galveston College	2,326	2,363	37	1.59
Grayson County College	3,299	3,382	83	2.52
Hill College	2,088	2,244	156	7.47
Houston Community College	30,906	33,014	2,108	6.82
Howard College District	2,378	2,528	150	6.31
Howard College	2,284	2,426	142	6.22
S'west Coll. Inst. for Deaf	94	102	8	8.51
Kilgore College	4,540	4,571	31	0.68
Laredo Community College	5,932	6,717	785	4.26
Lee College	5,481	5,514	33	16.18
McLennan Community College	6,005	5,773	-232	-3.86
Midland College	4,095	3,814	-281	-6.86
Navarro College	3,202	3,252	50	1.56
North Harris Montgomery Comm. College District	18,858	18,923	65	0.34
N'east Texas Comm. College	2,024	2,104	80	3.95
Odessa College	4,865	4,847	-18	-0.37
Panola College	1,374	1,462	88	6.40
Paris Junior College	2,406	2,525	119	4.95
Ranger College	673	790	117	17.38
San Jacinto College District	20,184	19,364	-820	-4.06
Central Campus	10,258	10,068	-190	-1.85
North Campus	4,291	3,917	-374	-8.72
South Campus	5,635	5,379	-256	-4.54
South Plains College	5,861	5,877	16	0.27
South Texas Comm. College		1,056	1,056	
S'west Texas Junior College	2,825	3,047	222	7.86
Tarrant Co. Junior Coll. Dist.	29,178	28,015	-1,163	-3.99
Northeast Campus	12,827	12,404	-423	-3.30
Northwest Campus	5,197	4,862	-335	-6.45
South Campus	11,154	10,749	-405	-3.63
Temple Junior College	2,317	2,616	299	12.90
Texarkana College	4,182	3,990	-192	-4.59
Texas Southmost College	6,417	6,064	-353	-5.50
Trinity Valley Comm. College	4,269	4,396	127	2.97
Tyler Junior College	8,259	7,921	-338	-4.09
Vernon Regional Junior Coll.	1,776	1,870	94	5.29
The Victoria College	3,346	3,451	105	3.14
Weatherford College	2,277	2,489	212	9.31
Western Texas College	1,095	1,119	24	2.19
Wharton Co. Junior College	3,361	3,290	-71	-2.11
TOTALS	*399,578*	*402,435*	*2,857*	*0.72*
Texas State Technical College System				
TSTC System	7,958	7,291	-667	-8.38
TSTC–Amarillo	560	552	-8	-1.43
TSTC–Harlingen	3,225	2,431	-794	-24.62
TSTC–Sweetwater	795	864	69	8.68
TSTC–Waco	3,378	3,444	66	1.95
TOTAL	*7,958*	*7,291*	*-667*	*-8.38*
Texas Independent Junior Colleges				
Jacksonville College	332	365	33	9.94
Lon Morris College	357	313	-44	-12.32
TOTAL	*689*	*678*	*-11*	*-1.60*

BANQUET TO OPEN ANNUAL CONVENTION

The opening session of the 47th annual TJCTA convention will be a banquet meeting open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, Feb. 24, the event will be held in the Grand Ballroom of the convention headquarters hotel, the Marriott Rivercenter, in San Antonio.

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members a chance to renew acquaintances from around the state and to meet candidates for state offices in the association.

Featured speaker for the convention's opening session will be Bob Murphey, of Nacogdoches. A lawyer by profession, Mr. Murphey is a frequent speaker at banquets, conventions, seminars, and corporate meetings. His quiet, down to earth, philosophical humor has made him a popular convention personality.

Bob Murphey

Mr. Murphey received the Bachelor of Science degree from Stephen F. Austin State University, and he received his law degree from the University of Texas at Austin. For more than 30 years he has spoken throughout the United States to a wide variety of audiences: from a Washington, D.C. black-tie dinner honoring members of the U.S. Supreme Court to a "major" appearance before the International Chili Appreciation Society; from the Kennedy Center for the Performing Arts to dusty rodeo arenas; from the stage of the *Grand Ole Opry* and the Nashville TV network to guest appearances on *Hee Haw*.

Commenting on the selection of Mr. Murphey as the opening session speaker, TJCTA state president Brian Dille pointed out that the very full convention agenda includes well over 140 separate meetings and seminars with serious topics for discussion. "We felt it would be good to start this year's convention on a light note, with a humorous and entertaining speaker, since there will be plenty of time for more serious presentations during the remaining two days of the convention," Dr. Dille said.

Tickets for the banquet will be sold for $25 and ***must be purchased in advance.*** Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form on this page. Ticket orders must be received in the TJCTA state office by Feb. 18 to allow ample time for processing. Tickets will be mailed or may be held at the convention registration desk.

For those unable to attend the banquet but who wish to hear Mr. Murphey's address, seating will be available in the Marriott Rivercenter's Grand Ballroom at 8:00 p.m. The session agenda will include several items of business, introduction of state office candidates, and a number of committee reports.

REQUEST FOR BANQUET TICKETS

Please send __________ ticket(s) at $25 each for the TJCTA banquet scheduled for 7:30 p.m., Thursday, February 24, 1994, at the Marriott Rivercenter hotel in San Antonio.

My check in the amount of $__________, payable to TJCTA, is enclosed.

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 22, and that **no refund will be made for reservations cancelled after that time**. (Banquet tickets *are* transferrable.)

☐ Hold ticket(s) to be picked up at the convention registration desk under my name.

☐ Mail ticket(s) to me at the address shown below.

Name ______________________________

Address ______________________________

____

NOTE: TICKET ORDER SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 18 TO ALLOW TIME FOR PROCESSING. MAIL TO: TJCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747.

1994 CONVENTION SCHEDULE ANNOUNCED

The general format for the February 1994 TJCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 7:30 a.m., Thursday, Feb. 24, and concluding shortly after Noon, Saturday, Feb. 26.

A detailed program will appear in a special convention issue of the *Messenger* in early February. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Marriott Rivercenter hotel in San Antonio. An abbreviated schedule appears below:

THURSDAY, FEBRUARY 24, 1994

7:30 a.m. - 5:00 p.m.	—Special Meetings (to be announced)
12:00 Noon-10:00 p.m.	—Convention Registration
1:00 - 4:00 p.m.	—Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m.	—Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m.	—Informal Reception
7:30 - 9:30 p.m.	—**BANQUET AND FIRST GENERAL SESSION**

FRIDAY, FEBRUARY 25, 1994

7:30 - 8:45 a.m.	—Financial Planning Seminar (repeated at 12:30 p.m.)
7:30 - 8:45 a.m.	—Professional Development Seminar (repeated at 12:30 p.m.)
8:00 a.m. - 5:00 p.m.	—Convention Registration
8:00 a.m. - 5:00 p.m.	—Exhibits Open
8:00 a.m. - 5:00 p.m.	—Polls Open (Election of Officers)
9:00 - 10:30 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:45 a.m.-12:15 p.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
12:30 - 1:45 p.m.	—Financial Planning Seminar (repeat of 7:30 a.m. presentation)
12:30 - 1:45 p.m.	—Professional Development Seminar (repeat of 7:30 a.m. presentation)
2:00 - 4:00 p.m.	—**SECOND GENERAL SESSION**
4:15 - 5:45 p.m.	—Retirement Seminar
4:15 - 5:45 p.m.	—Other Special Meetings (to be announced)
9:00 p.m. - 2:00 a.m.	—Dance for TJCTA Members and Invited Guests (admission by convention registration badge)

SATURDAY, FEBRUARY 26, 1994

8:00 - 11:30 a.m.	—Convention Registration
8:00 - 11:30 a.m.	—Exhibits Open
9:00 - 10:15 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m.	—Adjournment
12:00 Noon - 3:00 p.m.	—Special Meetings (to be announced)

MAKE CONVENTION HOTEL RESERVATIONS BEFORE JAN. 25!

TJCTA members planning to attend the 47th annual convention, Feb. 24-26, 1994, at the Marriott Rivercenter Hotel in San Antonio, are strongly urged to reserve hotel accommodations early. A block of 1,600 rooms in six hotels has been reserved for the TJCTA convention, but officials expect most of the block to be sold out well before the reservation cut-off date of Jan. 25. Members who wait until the days just prior to the convention to arrange for lodging are likely to be disappointed.

TJCTA officials point out that San Antonio is an extremely popular convention city with many tourist attractions. Other state and national conventions in the city frequently fill up available rooms months in advance, making it necessary for those who wait until the days immediately preceding their meetings to take rooms at inconvenient and less desirable locations.

With the exception of a few special functions arranged for some of the section meetings, all TJCTA convention activities will be held at the headquarters hotel. The Marriott Rivercenter has blocked 850 guest rooms for the TJCTA meeting, and 750 additional rooms have been blocked at five nearby hotels: the Emily Morgan Hotel, La Quinta Convention Center Motor Inn, Holiday Inn Riverwalk, Hyatt Regency Hotel, and the Menger Hotel.

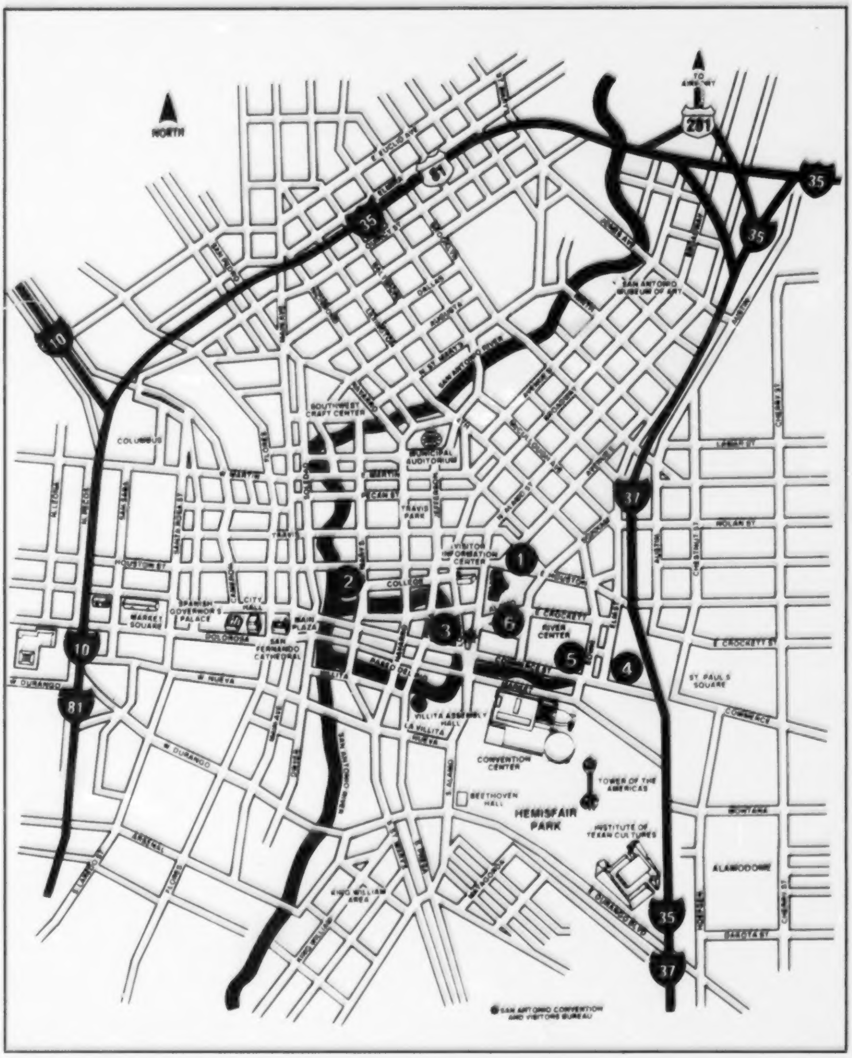
Hotel accommodations may be reserved ***only*** by completing the housing form on the opposite page and mailing it directly to the San Antonio Convention & Visitors Bureau. The form may also be sent by fax to the housing bureau. Members must use the official reservation form. **Reservations may NOT be made by telephone, and participating hotels will not accept direct reservations.**

Hotel locations are shown on the above map. Numbers on the map correspond to the hotels listed. Room rates, based on room occupancy, do not include applicable taxes or in-house parking.

Reservations will be processed in the order received—on a first-come, first-served basis. Members should list *six* hotel choices in order of preference using the three-letter codes shown on the list of hotels. Housing bureau officials stress that forms which are incorrectly completed will be delayed.

Reservations will be acknowledged by the housing bureau, followed later by confirmation from the hotel. Cancellations, changes, and corrections should be made *in writing* to the housing bureau prior to the Jan. 25 cut-off date. After that date, changes should be made directly with the hotels.

Forms and inquiries concerning reservations should not be directed to the TJCTA state office, as all convention housing arrangements are under the control of the official housing bureau.



1994 CONVENTION HOTELS AND RATES

		Hotel Code	Single (1 person)	Double (2 persons)	Triple (3 persons)	Quad (4 persons)
1	**Ramada Emily Morgan Hotel** 705 East Houston Street	**EMA**	$80	$90	$100	$110
2	**Holiday Inn Riverwalk** 217 North St. Mary's Street	**HIR**	$105	$105	$105	$105
3	**Hyatt Regency San Antonio** 123 Losoya Street	**HYR**	$125	$125	$135	$135
4	**La Quinta Convention Center** 1001 East Commerce Street	**LQC**	***SOLD OUT***			
5	**Marriott Rivercenter Hotel** 101 Bowie Street	**MRC**	$127	$139	$150	$150
6	**Menger Hotel** 204 Alamo Plaza	**MEN**	$99	$109	$119	$129

Mail to:
Convention Housing Bureau
P. O. Box 2277
San Antonio, Texas 78298

RESERVATION CUT-OFF DATE:
January 25, 1994

IF PLACING RESERVATION BY FAX: (210) 270-8702. Fax this form only. Keep form as your copy. Do not mail after faxing.

Request will be incorporated with daily mail.

TELEPHONE REQUESTS NOT ACCEPTED.

PHOTOCOPY FORM FOR MORE THAN ONE ROOM.

CANCELLATIONS/CHANGES/CORRECTIONS—before cut-off, in writing to Housing Bureau; after cut-off, direct to hotel.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
47th Annual Convention—San Antonio, Texas—Feb. 24-26, 1994
HOTEL RESERVATION FORM

1. SEND ACKNOWLEDGMENT TO:

(LAST NAME) (FIRST NAME)

(COLLEGE OR COMPANY)

(STREET ADDRESS OR P. O. BOX NUMBER)

(CITY) (STATE) (ZIP CODE)

(FAX) (DAYTIME PHONE NUMBER)

2. **Select *FIVE* hotels of choice**. Rooms are assigned first-come, first-served. If choices are not available, a room will be secured at a hotel based on your preference of rate or proximity. If all are sold out, a facility will be assigned based on a referral system determined by TJCTA.

USE CODES ONLY—DO NOT USE NUMBERS. SEE HOTEL LIST ON OPPOSITE PAGE FOR CODES.

1ST CHOICE (HOTEL CODE)
2ND CHOICE (HOTEL CODE)
3RD CHOICE (HOTEL CODE)
4TH CHOICE (HOTEL CODE)
5TH CHOICE (HOTEL CODE)

Check here for disability. ♿
Specify: ____________________

3. **IF HOTEL CHOICES ARE SOLD OUT**, which is more important? ☐ Room rate ☐ Location

4. **ARRIVAL:**
Day/Date ____________________ Time __________ a.m. p.m.

5. **DEPARTURE:**
Day/Date ____________________ Time __________ a.m. p.m.

Rooms required 2 or more days post or pre-convention may not be available through housing bureau. Acknowledgment will advise you to call the hotel direct for additional nights (not always available at convention rate).

6. **ROOM GUARANTEE INFORMATION.** Hotel will send confirmation with rate, policies, and room type. Rooms must be guaranteed. Complete credit card information or send a check directly to the hotel upon receipt of confirmation. **Do not send check to Housing Bureau.**

(Name on credit card) (Type of card, *i.e.*, AE, MC, VISA) (Credit card number) (Expiration Date)

7. **DO NOT DUPLICATE:** If sharing a room, designate ***one*** person to send request.

8. **TYPE OF ACCOMMODATION PREFERRED:** Housing Bureau does not guarantee room type is available. Hotel will confirm your request.

ONE ROOM (1-4 OCCUPANTS)

OCCUPANT(S) PRINT—LAST NAME FIRST
1.
2.
3.
4.

Check appropriate box: Total number of persons in room ________

☐ One Bed
☐ Two Beds
☐ Kingsize Bed
☐ Parlor only
☐ Parlor, plus 1 Bedroom
☐ Parlor, plus 2 Bedrooms

Smoking preference: ☐ Smoking ☐ Non-Smoking

TJCTA OFFICER CANDIDATES ANNOUNCED FOR 1994-95

Patricia Green Smith
Temple Junior College

Glenda H. Easter
Bill J. Priest Institute

Anna R. Holston
Central Texas College

Patsy W. Goss
San Jacinto College–Central

James B. Riley
Palo Alto College

Steve Dutton, Amarillo College, chairperson of the TJCTA Nominating Committee, has released names of candidates for state office for 1994-95. The committee met in Dallas on Nov. 6, and selected the slate of candidates. For the first time in recent memory, the committee left three positions uncontested.

Nominated for president-elect was Patricia Green Smith, Temple Junior College. Dr. Smith has been on the computer information systems faculty at TJC since 1977. She presently serves as TJCTA state vice president and previously was elected state treasurer and state secretary.

Glenda H. Easter, since 1982 an instructor of office careers at the Bill J. Priest Institute in the Dallas County Community College District, was nominated for vice president. Mrs. Easter serves this year as TJCTA state secretary.

Anna R. Holston, English instructor at Central Texas College since 1988, was nominated for secretary. She serves currently as the Association's state treasurer.

The only contested race on the ballot will be for the office of treasurer. Nominees are Patsy W. Goss and James B. Riley. Mrs. Goss has taught history at the Central Campus of San Jacinto College since 1966. Mr. Riley has been on the accounting faculty at Palo Alto College since 1985.

Detailed background information on each of the nominees and platform statements from the candidates will appear in the convention issue of the *Messenger*.

The election will be conducted during the annual convention, Feb. 25. Officers' terms will begin April 1, 1994, and end March 31, 1995. Absentee voting will begin in late January, under arrangements outlined below.

Under provisions of the TJCTA Bylaws, candidates could have been nominated by petitions. According to Mr. Dutton, no petition was filed by the Dec. 1 deadline. The Bylaws also provide that candidates may be nominated from the floor during the opening session of the TJCTA convention, scheduled to begin at 7:30 p.m., Thursday, Feb. 24.

PROCEDURES FOR ABSENTEE VOTING

TJCTA members who wish to do so may express their preferences for 1994-95 officer candidates by casting absentee ballots. The Constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TJCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TJCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Junior College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1994-95.

Member's Signature ______________________________

PRINT Name ______________________________

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MAIL THIS FORM TO THE STATE OFFICE: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 14, 1994.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 22, 1994. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

TJCTA

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January 19[illegible]4 / Convention Issue

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VOLUME XXV JANUARY 1994 NUMBER 3

CONTENTS

7 President's Message
11 TJCTA Officers and Committees
16 Candidates for State Office
17 Procedures for Absentee Voting
22 General Session Speakers
30 Convention Program
31 Section Meeting Schedule
57 Proposed Bylaws Amendment
62 Convention Hotel Information

ABOUT THE COVER: The artwork vividly depicts the diversity of programs offered at Texas community junior colleges. Painted by Reynaldo Leal, a student at Odessa College, this picture illustrates the theme of this year's convention, "Strength in Diversity." Layout by Tracy L. Opdycke, art director, Odessa College.

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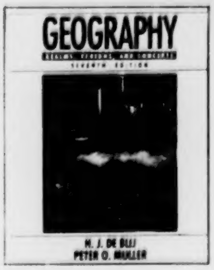

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President's Message

American colleges and universities are no longer the bastion of the traditional, WASP male between 18 and 24 years of age. The profile of the college student has become increasingly diverse: more students of color, a greater number of international students, increased numbers of women, more part-timers, more disabled students, and a growing number of "non-traditional" students, all with varied religious backgrounds.

A number of alarmists have warned about the negative consequences to higher education from this increased student diversity. These fears include concerns about lower academic standards, less collegiality and campus cohesion, increased polarization and division, overemphasis on multicultural curricula, and pressures for political correctness. While some of these concerns are valid and should be addressed, the many strengths in diversity have often been downplayed or ignored.

MORAL. The current diversity in colleges and universities illustrates that our nation is closer to its political ideals and to the commitment made with the passage of the Higher Education Act of 1965—equal opportunity for higher education for all Americans, regardless of race or economic circumstance. Despite its democratic and egalitarian ideals, our nation has unjustifiably denied certain under-represented social groups in America access to higher education. Education continues to be the key to upward mobility for the socioeconomically disadvantaged. The future of our nation depends on how well we educate and integrate previously under-represented groups into the mainstream of American society. Community junior colleges, as open door institutions, have a responsibility to ensure the equitable representation and participation of all groups in higher education.

POLITICAL. Our more diverse college campuses can serve as "microcosmic laboratories," better preparing graduates for an increasingly interdependent and multicultural society. Increasing racial violence, hate crimes, harassment, and intimidation in the 1980s and 1990s—both on and off campus—illustrate the need for increased dialogue and understanding between different groups in our society. The 1992 Los Angeles riots following the verdicts in the Rodney King incident certainly indicate that despite all of the civil rights progress of the last 40 years, much still needs to be accomplished. Fostering a tolerance and respect for diversity can ease the political pressures that continue to impede the achievement of full equality.

EDUCATIONAL. It has long been preached that intellectual inquiry and the pursuit of truth are enhanced by the free marketplace of ideas and dialogue rich with multiple viewpoints. The increased level of diversity in higher education has brought together diverse religious, ethnic, national, political, cultural, generational, and gender perspectives. As college instructors, we all have experienced the improved class chemistry, dynamics, discussion, and interaction resulting from a diversity of viewpoints. The end result is, typically, a class that is much more intellectually challenging, responsible, enjoyable, and rewarding to both the instructor and the student. This increased diversity can also lead to a more inclusive definition of knowledge and understanding of the human condition.

ECONOMIC. Greater diversity in higher education today can help prepare our students for successful employment in an increasingly diverse American workplace. As both technology and overseas competition increase, community junior colleges provide the resources to maintain a skilled labor force needed to maintain economic growth and a high standard of living in America. It is also likely that many of our graduates will either supervise or be supervised by someone of another racial, ethnic, or gender group. Successful employment increasingly requires cultural understanding and diverse language skills, not merely technical ones.

GLOBAL. A diverse, multicultural college environment better prepares Americans for dealing with the diverse cultures, religions, and ideologies present in today's world. The world is becoming increasingly interdependent—politically, economically, and culturally. The ability to understand and operate within this more diverse environment will be a prerequisite for the continued progress, growth, and prosperity of the United States in the 21st century. Three-quarters of our world is composed of people with cultures different from our own. Our goal should be to provide our students with a college education to prepare graduates for this new, increasingly interdependent world.

Let us, then, celebrate, not fear, the growing diversity in our colleges as a positive development and a strength. It is not only a reflection of the changing demographics in our state and nation, but also an indication that access to the American dream has become a reality for more Texans and Americans. Strength in diversity is best expressed by this eloquent statement: "The strongest team, the strongest business, the strongest country, is one where these is freedom to be yourself without inequality or prejudice." (Special issue, "The Dream Now and Then," *Life* magazine, 1988.) So also is the strongest educational experience.

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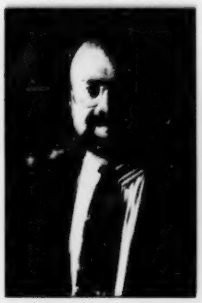

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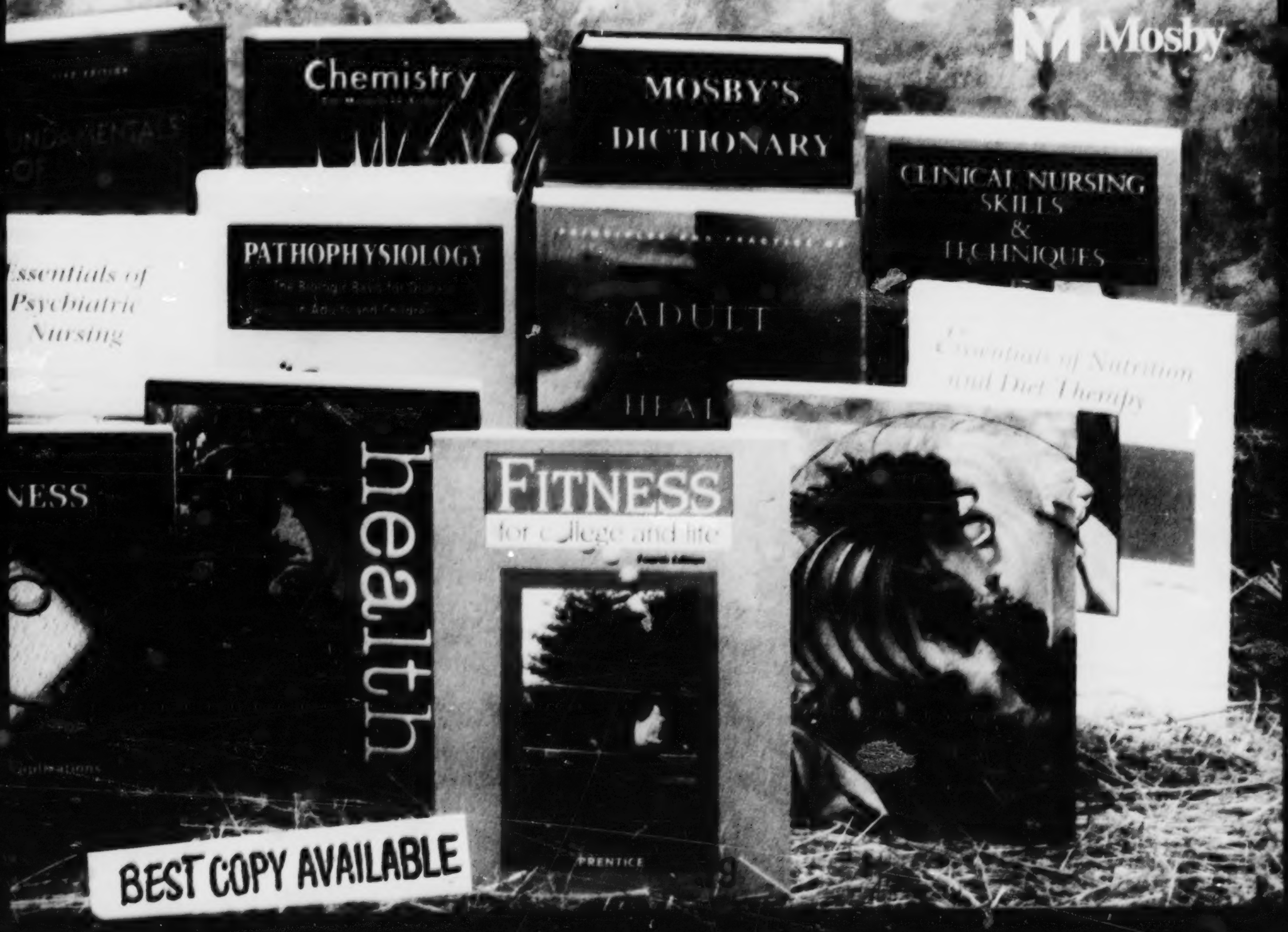
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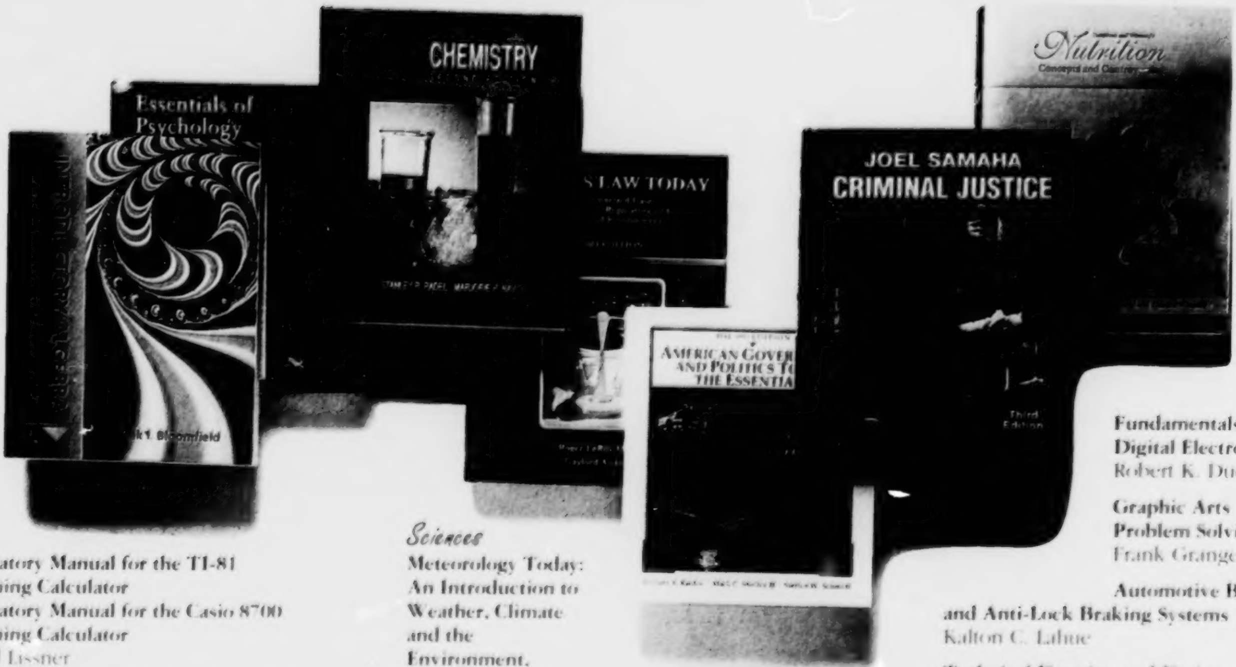

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CANDIDATES FOR STATE OFFICE, 1994-95

Officers of the Texas Junior College Teachers Association for 1994-95 will be elected during the balloting to be conducted at the convention on Friday, Feb. 25, 1994. According to Bill Rutherford, Odessa College, chairperson of the TJCTA Election Committee, voting will be conducted in the third floor foyer of the Marriott Rivercenter hotel in San Antonio. Polls will be open from 8:00 a.m. to 5:00 p.m.

Two candidates for the position of Treasurer and one candidate for each of the remaining three positions were named by the TJCTA Nominating Committee last November. The Dec. 1 deadline for "nominations-by-petition" passed with no petitions being filed, according to Steve Dutton, Amarillo College, chairperson of the Nominating Committee. Provision is made in the TJCTA Bylaws, however, for candidates to be nominated from the floor during the general session.

The Nominating Committee report will be presented at the first general session, Thursday, Feb. 24, at which time floor nominations will be in order.

Only *professional* members are eligible to vote in the election. Voting privileges are not extended to associate, student, and unaffiliated members under terms of the Bylaws. Provisions for absentee voting are outlined on page 17.

Pertinent background information about the nominees appears on these pages. Platform statements are direct, unedited quotes from the candidates.

CANDIDATE FOR PRESIDENT-ELECT

PLATFORM STATEMENT

Patricia Green Smith

Temple Junior College

TJCTA remains the most vital and powerful force in Texas to promote quality higher education throughout the state. It is the one organization that effectively represents the community college interests in Texas. Through TJCTA we find our strength in numbers. I am totally committed to the goals and objectives of this organization.

If elected I will continue to work to:

- **represent interests of TJCTA members and community colleges;**
- **preserve our commitment to professional standards;**
- **communicate needs of community colleges to the legislature and other state agencies;**
- **promote membership in TJCTA by making all eligible members conscious of its benefits.**

Educational Background: Temple Junior College (AA, 1970); University of Mary Hardin-Baylor (BAS, 1978); Southwest Texas State University (MPA, 1981); University of North Texas (Ph.D., 1987); postgraduate studies at Central State University, Oklahoma.

Professional Experience: Instructor of Computer Information Systems, Temple Junior College (1978-present); Department Chairperson, Computer Information Systems, Temple Junior College (1988-present).

Leadership Experience: TJCTA State Vice President (1993-94); TJCTA State Secretary (1992-93); TJCTA State Treasurer (1991-92); Co-Chairperson TJCTA Chairpersons, Directors, Deans of Departments and Divisions of Business, Computer Information Systems, Office Occupations, and Related Fields Section (1990-91); Chairperson, TJCTA Data Processing Section (1981-82, 1986-87); Temple Junior College Faculty Council (President, 1984-85, 1990-91; Secretary/Treasurer, 1986-87, 1989-90; Vice President, 1989); TJC Administrative Council (1984-85, 1990-91); Board of Directors for Association of Computer Educators in Texas (1990-93); TJC Campus Computer Committee (1989-present; Chairperson 1990-present); TJC Faculty Evaluation Committee (1989-90); TJC College Purpose Statement Committee (1988-89); TJC Self-Study Administrative Processes Committee (1988-89); TJC Intellectual Property Committee (1988); TJC College Program Committee (1987-present); TJC Commencement Planning Committee (1983-present).

Additional Information: Member, TJCTA (1978-present); TJC Faculty Council (1978-present); TJC In-Service Workshops Leader (1983, 1984, 1986); Member, Texas Association of Computer Educators in Texas (1982-present); TJC Speakers Bureau (1982-present); Member, Data Processing Management Association (1979-present).

CANDIDATE FOR VICE PRESIDENT

PLATFORM STATEMENT

Glenda H. Easter

Bill J. Priest Institute

I feel education is the single most powerful tool in shaping the future of our nation. The mechanism which provides the life blood of hope for reform and change for community college educators is TJCTA.

Because the needs of community college educators are as diversified as the needs of our student population, we must maintain our strong lobbying efforts to represent the divergent needs of all community college educators.

As Vice President of TJCTA, I will strive to lead us to higher levels of standards in our educational system by communicating the needs of community colleges to the state legislature, and remaining sensitive to issues which concern professional educators.

Educational Background: Dallas Baptist University (BS, 1973); Blue Cross/Blue Shield: Management Training Program (1975); University of North Texas (MA, 1990).

Professional Experience: Management Position, Blue Cross/Blue Shield (1970-72; 1975-78); English Teacher, Dallas ISD (1973-74); Production Coordinator/Manager, Information Processing Corporation (1978-81); Office Careers Instructor, El Centro College (1981-82); Computer Information Processing Instructor, Bill J. Priest Institute (1982-present).

Leadership Experience: TJCTA State Secretary (1993-94); Chairperson, TJCTA Auditing Committee (1992-93); TJCTA Campus Representative (1984-94); TJCTA Membership Committee (1988-89); TJCTA Professional Development Committee (Secretary, 1989-90, 1991-92; Vice Chairperson, 1990-91); DCCCD Special Program Association (Immediate Past President, 1991-92; President, 1989-91); Chair, SPI Executive Council; DCCCD Faculty-Special Program Instructors Association (Vice President 1993-95); DCCCD District-Wide Articulation Committee; BJPIED Total Quality Management Steering Team; Texas Technical Society (Secretary/Treasurer, 1990-91; Chair, State Educator of the Year Committee, 1990-91; Board of Directors, 1990-93; 1993-96); Co-Chair, DCCCD Sexual Harassment Committee; DCCCD 1990 Planning Committee for the League of Innovation Committee; 1990 Texas Technical Society State Conference Planning Committee; DCCCD 25th Anniversary Steering and Planning Committee; DCCCD Speaker's Bureau; Secretary, Oak Cliff Chamber of Commerce Educational Committee (1991-92); North Texas Consortium of Community Colleges.

Additional Information: Member, TJCTA (1981-present); Member, Business and Professional Women's Association; DCCCD Special Program Instructor of the Year (1990-91); Texas Technical Society Educator of the Year (1991-92); Esprit de Corps for Commitment to Excellence (1988-89); Participant, 1st Annual DCCCD Great Teaching Seminar; Author of three textbooks: *Data Entry Applications and Procedures, 1st Edition; Data Entry Applications and Procedures, 2nd Edition; WordPerfect 5.1 Made Easy.*

CANDIDATE FOR SECRETARY

PLATFORM STATEMENT

Anna R. Holston

Central Texas College

TJCTA must continue to address the growing demands for quality education in a time of increasing fiscal challenges. If re-elected to the Executive Committee, I will continue to encourage local and state membership growth in TJCTA, an organization committed to active involvement in legislative and educational matters, as well as other local membership concerns at campus levels.

Further, I pledge to devote the necessary time and energy to assist TJCTA in accomplishing those goals that through the years have shown TJCTA to be a vibrant, progressive professional organization. Experienced leadership is the key to TJCTA's continued success.

Educational Background: Paine College (BA, 1964); Pepperdine University (MA, 1978); Baylor University (MA, 1990).

Professional Experience: Teacher Education Training, Fayetteville State University (1974-75); Educational Administration Training, New Mexico State University (1978-80); Army Education Center (1977-80); Killeen Independent School District (1980-83); English Instructor, McLennan Community College (1986-88); English Instructor, Central Texas College (1983-85, 1988-present).

Leadership Experience: TJCTA State Treasurer (1993-94); TJCTA Membership Services Committee (Chairperson, 1992-93; 1991-92; 1990-91); TJCTA Resolutions Committee (1989-90); TJCTA Auditing Committee (1988-89); McLennan Community College Language Arts Faculty Representative to Faculty Senate (1987); Central Texas College Faculty Senate Professional Development Committee (1990); Piper Professor (1991); CTC Task Force for Finance and Resources Development (1991); CTC Self Study Steering Committee, Chairperson for Educational Support Services Committee (1992); Texas Council of Teachers of English (Program Chair, 1989; President, Region XII/XIII, 1990); SRCE Conference Recorder and Facilitator (1991); CTC Professional Development Award (1993).

Additional Information: Member, TJCTA (1986-present); Central Texas College Academic Educator of the Year (1990); CTC Piper Professor Nominee (1991); Member, Southwest Regional Conference on English in the Two-Year College; Member, Texas Conference of Teachers of English; Member, Conference of College Teachers of English; and Member, Delta Sigma Theta Sorority, Inc.

PLATFORM STATEMENTS

TJCTA is the most positive, experienced, successful advocate of the profession of community college education, protecting our financial future as well as enhancing our intellectual development.

I pledge my enthusiasm and experience to:

- **energize the spirit and swell the ranks of our membership;**
- **vitalize our lobbying efforts in Austin to protect and enlarge community college funding, retirement and health benefits, and academic freedom;**
- **discourage the escalating use of adjunct faculty;**
- **encourage appropriate faculty involvement in college governance.**

—PATSY W. GOSS

Your vote in the 1994-95 election is *important*.

My teaching field of accounting and experience in business have given me the background to be successful as TJCTA Treasurer—

But the office of Treasurer involves much more than oversight of the Association's funds—

It is a vital part of the leadership of TJCTA, and of your voice in Austin.

If elected, I pledge to strengthen your investment in TJCTA by:

- **providing effective fiscal leadership for the Association;**
- **working for the protection of Association ideals and of individual members, and;**
- **actively representing your interests in Austin.**

—JAMES B. RILEY

CANDIDATES FOR TREASURER

Patsy W. Goss
San Jacinto College–Central Campus

Educational Background: Texas Christian University (BS, 1962); University of Texas at Austin (MA, 1966); Doctoral studies, University of Houston (1968-72); Postgraduate studies, University of Houston-Clear Lake (1976-80).

Professional Experience: Adjunct Instructor, University of St. Thomas (1969); San Jacinto College–Central Campus (History Department Chair, 1990-91; Director of Student Activities, 1990-92; History Instructor, 1966-present).

Leadership Experience: Chairperson, TJCTA Membership Committee (1970-71; 1993-94); TJCTA Membership Services Committee (1990-93); TJCTA Social Committee (1988-90); TJCTA Campus Representative (1988-94); TJCTA History Section Chairperson (1993-94); San Jacinto College (Chair, Lyceum Committee, 1986-92; Planning & Evaluation Self Study Committee, 1988-89; District Planning Committee on Student Services, 1989-91; Speakers Bureau, 1979-89), Campus Trainer, Writing Across the Curriculum (1986-89); Minority Action Committee (1991-92).

Additional Information: Outstanding PTK Sponsor in Texas and United States (1984); Nominated for Piper Award for Teaching Excellence (1970, 1980, 1990); San Jacinto College Teacher of the Year (1990); Board of Directors, San Jacinto River Association; Board of Directors, Rio Villa Civic Association Community Advisory Panel for Lyondell and Arco Chemical Companies.

James B. Riley
Palo Alto College

Educational Background: Angelo State University (BBA, 1970); St. Mary's University (MBA, 1980); Additional graduate work at The University of Texas at San Antonio.

Professional Experience: Instructor (1985-90), Assistant Professor (1990-present), Business Administration, Palo Alto College; Adjunct Faculty, Business Administration and Economics (1980-85), St. Philip's College.

Leadership Experience: Chairperson, TJCTA Auditing Committee (1993-94); TJCTA Candidate for President- Elect (1992-93); TJCTA Campus Representative (1986-present); TJCTA Resolutions Committee (1990-91); Program Site Coordinator for IRS Volunteer Income Tax Assistance (1991-present); Palo Alto Faculty Senate President (1985-88); Chairperson, Business and Management, Palo Alto College (1987-90); Chairperson, Retail Management Scholarship Committee (1987-89); District-wide committee membership: Academic Program Review Committee (1986-87) and Peat Marwick Mitchell Management Study Committee (1985-86); Palo Alto Committee Membership: Tenure Review Committee (1991-present), Institutional Advancement (1992-93), Promotion Appeals (1988-89), Academic Affairs (1987-89), Member: Faculty Development, Computer Uses and Issues, Faculty Handbook, Faculty Senate Constitution, Faculty Senate Executive, Grade Distribution, Graduation, Learning Resources Advisory, Marketing and Recruitment: Selection Committee: Business Technology, Banking and Economics Instructors, Continuing Education Specialist, Dean of Student Services, Dean of Technologies Sciences and Business.

Additional Information: Member: TJCTA (1985-present), American Accounting Association (1988-present).

PROCEDURES FOR ABSENTEE VOTING

TJCTA members who are unable to attend the convention this year may still express their preferences for 1994-95 officer candidates. The constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TJCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that any member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

REQUEST FOR ABSENTEE BALLOT

TJCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Junior College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1994-95.

Member's Signature

PRINT Name

College

MAIL THIS FORM TO THE STATE OFFICE: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUESTS MUST BE RECEIVED NO LATER THAN FEBRUARY 14, 1994.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 22, 1994. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

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McGRAW-HILL AUTHORS FEATURED AT TJCTA

Bradley R. Schiller has over two decades of experience teaching introductory economics at The American University, the University of California (Berkeley and Santa Cruz), and the University of Maryland. He has given guest lectures at nearly 100 colleges ranging from Fresno, California, to Istanbul, Turkey. Dr. Schiller's unique contribution to teaching is his ability to relate basic principles to current socioeconomic problems, institutions, and public policy decisions. This perspective is evident throughout *The Economy Today*.

Dr. Schiller derives this policy focus from his extensive experience as a Washington consultant. He has been a consultant to most major federal agencies, many congressional committees, and political candidates. In addition, he has evaluated scores of government programs and helped design others. His studies of discrimination, training programs, tax reform, pensions, welfare, Social Security, and lifetime wage patterns have appeared in both professional journals and popular media. Dr. Schiller's also a frequent commentator on economic policy for television, radio, and newspapers.

Dr. Schiller received his Ph.D. from Harvard in 1969. His B.A. degree, with great distinction, was completed at the University of California (Berkeley) in 1965. He is now a professor of economics in the School of Public Affairs at The American University.

Raymond Chang was born in Hong Kong and grew up in Shanghai, China, and Hong Kong. He received his B.Sc. degree in chemistry from London University, England, and his Ph.D. in chemistry from Yale University. After doing postdoctoral research at Washington University and teaching for a year at Hunter College, he joined the chemistry department at Williams College, where he has taught since 1968. Professor Chang has written books on spectroscopy, physical chemistry, and industrial chemistry and has coauthored books on the Chinese language and a novel for juvenile readers.

CONVENTION GENERAL SESSION SPEAKERS

NOTED HUMORIST TO ADDRESS OPENING SESSION

Bob Murphey

The opening session of the 47th annual TJCTA convention will be a banquet meeting open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, Feb. 24, the event will be held in the Grand Ballroom of the convention headquarters hotel, the San Antonio Marriott Rivercenter.

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members an opportunity to renew acquaintances from around the state and to meet candidates for state offices in the association.

Featured speaker for the convention's opening session will be Bob Murphey, of Nacogdoches. A lawyer by profession, Mr. Murphey is a frequent speaker at banquets, conventions, seminars, and corporate meetings. His quiet, down to earth, philosophical humor has made him a popular convention personality. Mr. Murphey received the Bachelor of Science degree from Stephen F. Austin State University, and he received his law degree from the University of Texas at Austin. For more than 30 years he has spoken throughout the United States to a wide variety of audiences: from a Washington, D.C. black-tie dinner honoring members of the U.S. Supreme Court to a "major" appearance before the International Chili Appreciation Society; from the Kennedy Center for the Performing Arts to dusty rodeo arenas; from the stage of the *Grand Ole Opry* and the Nashville TV network to guest appearances on *Hee Haw*.

Tickets for the banquet will be sold for $25 and ***must be purchased in advance.*** Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form below. Ticket orders must be received in the TJCTA state office by Feb. 18 to allow ample time for processing. Tickets will be mailed or may be held at the convention registration desk.

For those unable to attend the banquet but who wish to hear Mr. Murphey's address, seating will be available in the Marriott Rivercenter's Grand Ballroom at 8:00 p.m. The session agenda will include several items of business, introduction of state office candidates, and a number of committee reports.

REQUEST FOR BANQUET TICKETS

Please send __________ ticket(s) at $25 each for the TJCTA banquet scheduled for 7:30 p.m., Thursday, February 24, 1994, at the Marriott Rivercenter hotel in San Antonio.

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I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 22, and that **no refund will be made for reservations cancelled after that time**. (Banquet tickets *are* transferrable.)

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LIEUTENANT GOVERNOR IS FRIDAY SESSION SPEAKER

Bob Bullock

Texas Lieutenant Governor Bob Bullock will be the keynote speaker at this year's TJCTA convention in San Antonio. Mr. Bullock will speak at the convention's general session at 2:00 p.m., Friday, Feb. 25, in the Grand Ballroom of the Marriott Rivercenter hotel.

"Our members take special pride in claiming Governor Bullock as an alumnus of one of our fine colleges," said TJCTA state president Brian Dille. "We have a special sense of appreciation for his consistent and staunch support of our institutions."

In its meeting last October, the TJCTA Legislative Committee voted unanimously to recommend that Mr. Bullock be recognized by the Texas Junior College Teachers Association as "Outstanding Legislator" for his "excellent support of community college education" and for his cooperation and assistance in the 73rd Legislature. The TJCTA Executive Committee in December unanimously endorsed the Legislative Committee's recommendation. When informed of his selection for the TJCTA award, Mr. Bullock said, "Your group has always had a special place in my heart, and this award will serve as a constant reminder of that friendship."

Mr. Bullock is a 1947 graduate of Hill College. He received the Bachelor of Arts degree from Texas Tech University and earned his law degree from Baylor University. He served one term in the Texas House of Representatives, from 1957 to 1959, and was Assistant Attorney General in 1967-68. He was an aide to Governor Preston Smith from 1969 to 1971, and was named Secretary of State by Gov. Smith in 1971. He was elected Texas Comptroller of Public Accounts in 1974, an office he held until 1991, when he became Lieutenant Governor.

In its article on Texas' "Ten Best Legislators," *Texas Monthly* magazine said that Lt. Gov. Bullock is "better than the best."

Mr. Bullock is the recipient of honors and awards from practically every major area of public interest in Texas. He was selected for the 1993 Mirabeau B. Lamar Medal from the Association of Texas Colleges and Universities for his support of higher education; and in 1992 he was given the Friend of Education Award by the Texas Classroom Teachers Association. In 1993, People First! honored Mr. Bullock for his commitment to health and human service programs; and the Texas Council on Family Violence recognized his advocacy of family violence services and laws. He received the "Champion of Children" award from the Texas Coalition for Juvenile Justice in 1991. He was also honored by the Texas Commission on Alcohol and Drug Abuse for "Outstanding Leadership in the Field of Alcoholism and Drug Abuse." In 1992, the Baylor College of Medicine conferred on Mr. Bullock an Honorary Doctor of Humanities in Medicine, citing his continuing dedication and service to the people of Texas.

Lt. Gov. Bullock was inducted into the Hill College Hall of Fame in 1985; was named a Texas Tech Distinguished Alumnus in 1988 and a Distinguished Alumnus of Baylor University in 1992. Also in 1992, Hill College dedicated the Bob Bullock Sports Center.

"COPING WITH CONFLICT" IS TOPIC FOR PROFESSIONAL DEVELOPMENT SEMINAR

"Coping with Student Conflict" will be the topic for discussion at the Professional Development Seminar during the annual TJCTA convention. The seminar will be offered at 7:30 a.m., Friday, Feb. 25, in Salon D of the Grand Ballroom of the convention headquarters hotel, the Marriott Rivercenter; and the presentation will be repeated at 12:30 p.m., the same day.

Carol A. Tavris

Featured speaker will be Carol A. Tavris, prominent educator, author, lecturer, and talk-show guest. She will address an issue of increasing concern to professional educators—"Coping with Student Conflict Inside and Outside the Classroom." Dr. Tavris will suggest strategies for dealing with students who are anxious, frustrated, hostile, and sometimes threatening in their communication with faculty and other college personnel.

Dr. Tavris holds the Bachelor of Arts degree (*summa cum laude*) from Brandeis University, with majors in sociology and comparative literature. Her Ph.D. in social psychology was earned at the University of Michigan. Her articles appear frequently in professional journals and popular magazines, including *Psychology Today*, *Vogue*, *American Health*, *Mademoiselle*, *Ms.*, *Redbook*, *Gentlemen's Quarterly*, *Woman's Day*, *Cosmopolitan*, and *Science Digest*. She has made guest appearances on *Donahue*, the *Today* show, the *CBS Morning News*, and *Good Morning, America*.

Dr. Tavris has lectured and written widely on human sexuality. She is author of *The Mismeasure of Woman*, which won the Distinguished Media Contribution award from the American Association of Applied and Preventive Psychology; and of what is generally regarded as the definitive work on anger, *Anger: The Misunderstood Emotion*. She is co-author (with Carole Wade) of *Psychology*, an introductory psychology textbook. Her columns in the *Los Angeles Times* have appeared in many newspapers across the country and in the *International Herald Tribune*.

A highly regarded lecturer, Dr. Tavris has addressed numerous state, regional, national, and international organizations, including the American Psychological Association and the International Society for Research on Aggression. She taught at the Human Relations Center of the New School for Social Research in New York and in the psychology department at the University of California at Los Angeles. She is a Fellow of the American Psychological Association and the American Psychological Society.

Arrangements for the Professional Development Seminar were made by the TJCTA Professional Development Committee, chaired by Cynthia M. SoRelle, McLennan Community College.

CAMPUS SAFETY IS TOPIC FOR WELLNESS MEETING

Sherri Plunk, police officer for Eastfield College in the Dallas County Community College District, will be the featured speaker at this year's Wellness Seminar, sponsored by the Membership Services Committee of the Texas Junior College Teachers Association. The seminar will be held Friday from 4:15 to 5:45 p.m., in Conference Room 1 of the Marriott Rivercenter Hotel.

A police academy graduate from Tarrant County Junior College, Ms. Plunk has been an officer at Eastfield College since 1985. She completed training for the state crime prevention inspection certification through the Dallas Police Department. She is certified by the Texas Commission of Law Enforcement Officer Standards and Education as a crime prevention inspector.

Ms. Plunk's responsibilities at Eastfield College include public presentations on crime prevention, sexual assault, self defense, and child care center safety. She has spoken to high school and church groups, college classes, and campus organizations, and conducted numerous seminars on crime and safety issues.

In her presentation on Friday, Ms. Pluck will discuss practical crime prevention and safety techniques for faculty and students.

SEMINAR SCHEDULED TO DISCUSS TECH-PREP PROGRAMS

Sue Blair, Odessa College, will be the moderator at a seminar to address issues regarding tech-prep programs in community, junior, and technical colleges. The seminar program is entitled "Articulated Workforce Education: Practical Tech-Prep For Community and Technical College Staff."

Carrie Nelson

Scheduled for Friday, Feb. 25 at 4:15 p.m., the Tech-Prep program will meet in Conference Room 12 of the Marriott Rivercenter hotel.

A panel discussion will be led by Carrie Nelson, director, Deep East Texas Tech-Prep Consortium. Also on the panel will be Ray Brown, director, Southeast Texas Tech-Prep Consortium, and Ken Tunstall, director, Permian Basin Tech-Prep Consortium.

In her present position, Dr. Nelson serves 12-county region with 55 independent school districts, Angelina College, and Stephen F. Austin State University. She previously served in the Community and Technical Colleges Division of the Texas Higher Education Coordinating Board, where she coordinated the statewide implementation of the Tech-Prep high school and associate degree program initiative.

Dr. Nelson has served as a high school composite science teacher, community college department head, and university lecturer. She also has significant private sector experience as a registered medical technologist and electrical design consultant. She received her doctorate in immunogenetics from the University of Texas at Austin in 1981.

FINANCIAL PLANNING SEMINAR PLANNED

For the thirteenth consecutive year, TJCTA members attending the annual convention will have an opportunity to gain practical and useful information concerning personal finances. The Financial Planning Seminar will take place in Salon A of the Grand Ballroom in the headquarters hotel, the Marriott Rivercenter, in San Antonio. The seminar will be presented Friday, Feb. 25, at 7:30 a.m. and again at 12:30 p.m.

Ralph Fatheree

Leading this year's seminar will be Ralph E. Fatheree, of Educators Retirement & Annuity Services, in Austin. For more than 23 years, Mr. Fatheree has provided financial and retirement planning services for Texas educators. He holds his securities license with Aetna Investment Services, Inc. He is a frequent speaker at seminars and workshops, especially for Texas community college educators.

This year's seminar will focus principally on retirement planning for participants in the Optional Retirement Program (ORP). Mr. Fatheree will explain various investment options and tell how to evaluate different plans. He will also discuss the coordination of other benefits with ORP and will suggest important considerations in tax planning.

Plans for this year's Financial Planning Seminar were developed by a subcommittee of the TJCTA Membership Services Committee. Subcommittee members are Randal Hoppens, Blinn College, chairperson; Barrett Burns, Houston Community College; and Norma Cruz-Gonzales, San Antonio College. Doris Patrick, Austin Community College, serves this year as chairperson of the Membership Services Committee.

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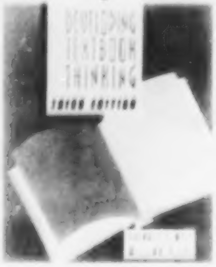

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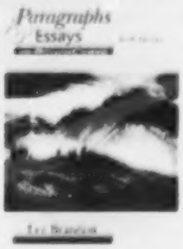

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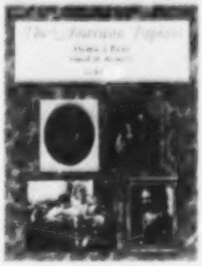

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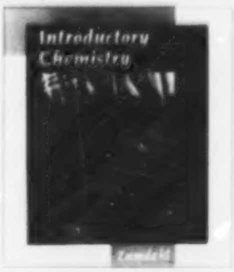

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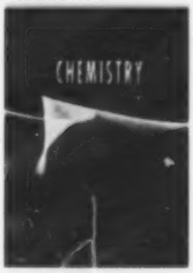

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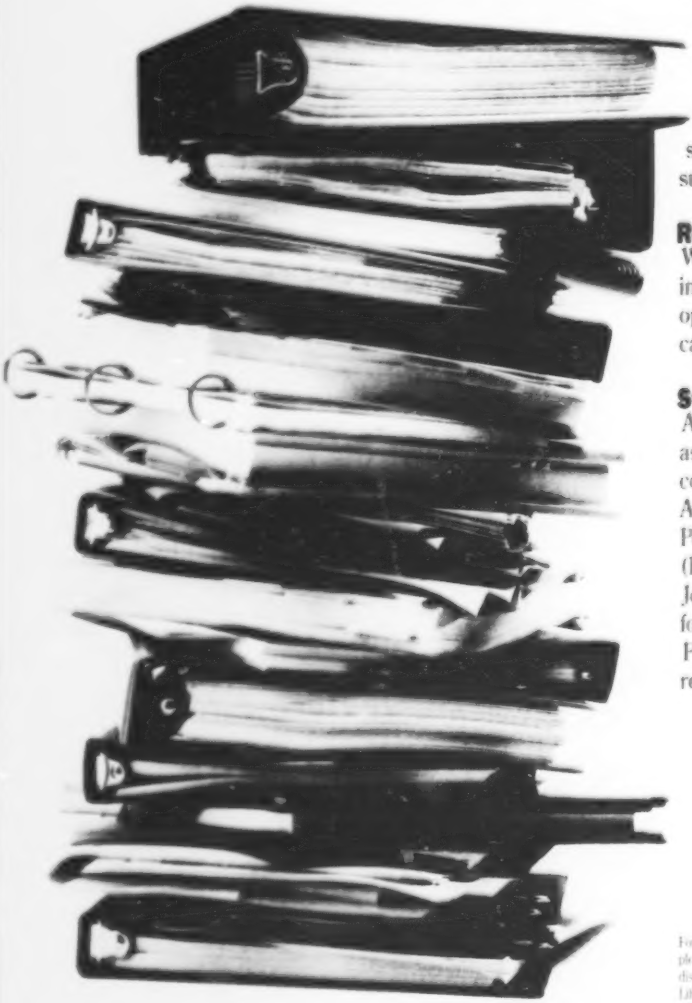

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73

NURSING SECTION TO HEAR SPEAKERS

Wesley Hill

Friday's meeting of the Associate Degree Nursing Section will feature a presentation by Wesley M. Hill, co-owner and president of H & S Associates, an education consulting firm. She will discuss "An Innovative Approach to Gerontological Nursing." Ms. Hill serves the long-term care profession as a consultant for nursing facilities. She assists facilities in the implementation of new systems to improve quality of care, consults facilities in matters relating to certification and licensure, and legal and regulatory compliance. Ms. Hill received the Bachelor of Science degree from Texas Woman's University, and her Masters in Health Services Administration from Webster University in St. Louis, Missouri.

Saturday's speaker will be Debra Nichols, director of the Alamo Tech-Prep Consortium, in San Antonio. Her presentation, entitled "Utilization of Tech-Prep in Nursing Education," will review concepts of tech-prep, with a focus on the future of student nurses.

Continuing education units will be available for participants in each section meeting for a small fee.

John Ruszkiewicz

Laurie Kirszner

Stephen Mandell

NOTED SPEAKERS TO ADDRESS ENGLISH SECTION

"Writing in the Moral Sense" will be the topic of Friday's meeting of the English Section. The presentation will be made by John Ruszkiewicz, associate professor of English and associate director of the Division of Rhetoric and Composition at the University of Texas at Austin. He is also president of the Conference of College Teachers of English of Texas.

Dr. Ruszkiewicz has been an active participant in the national debate about the role of ideology in English departments and has been one of the key proponents of a politically neutral writing curriculum. He is a Fellow of the Heritage Foundation, a conservative research organization. He is coauthor of two college handbooks, *The Scott Foresman Handbook For Writers*, (third edition) and *A Handbook of Current English*, (eighth edition). He has also written a college reader, *The Presence of Others: Reading For Critical Thinking and Writing*

Saturday's meeting of the English Section will feature a presentation by Laurie G. Kirszner and Stephen R. Mandell. They will discuss "Teaching Literature Across the Canon."

Since 1983, Dr. Kirszner has been a professor of English at the Philadelphia College of Pharmacy and Science. She was Writing Center Coordinator at that school from 1980 to 1983.

Dr. Mandell is professor of English at Drexel University. Since 1980, Dr. Mandell has served as a consultant to the Philadelphia Electric Company for seminars in corporate writing and business presentation. Dr. Kirszner and Dr. Mandell have coauthored a number of college writing texts, including *Literature: Reading, Reacting, Writing; Patterns For College Writing; The Holt Handbook;* and *Basic College Writing.*

HISTORY SECTION PLANS PROGRAMS

David Kennedy

John Britt

James Maroney

David DeBoe

David M. Kennedy will be the speaker for the Friday meeting of the History Section. His topic will be "Can America Still Afford To Be a Nation of Immigrants?" Dr. Kennedy is Donald J. McLachlan Professor of History and American Studies at Stanford University, where he has taught since 1967. A native of Seattle, he received his undergraduate education at Stanford and earned his Ph.D. in American Studies at Yale University, combining the fields of history, literature, and economics. His first book, *Birth Control in America: The Career of Margaret Sanger* (1970), was honored with both the Bancroft Prize and the John Gilmary Shea Prize. His study of World War I, *Over Here: The First World War and American Society* (1980), was a Pulitzer Prize finalist. He is currently working on a volume in *The Oxford History of the United States* covering the period from 1929 to 1945. Dr. Kennedy has twice been recognized by Stanford's graduating class for the effectiveness of his teaching, and in 1988 was presented with the Dean's Award for Distinguished Teaching. He has chaired Stanford's program in international relations, and is currently the chairperson of the Stanford history department.

The Saturday program is entitled "*Touchstone*: A Journal to Showcase the Historical Research of Undergraduate Students in Texas Colleges and Universities." The presentation will be made by John C. Britt, David C. DeBoe, and James C. Maroney.

Mr. Britt teaches American history and the American Studies honors course at Lee College. He and Dr. Maroney share the position of managing editor of *Touchstone*, a historical journal featuring undergraduate research published at Lee College for the Texas State Historical Association and the Center for Studies in Texas History at the University of Texas at Austin.

Dr. Maroney has been a faculty member at Lee College since 1964. He is currently on sabbatical, working with the Texas State Historical Association on the revised *Handbook of Texas*

Dr. DeBoe is the director of education for the Texas State Historical Association, a division of organized research based on the campus of the University of Texas at Austin. In this capacity, he is responsible for the Association's student programs, including the Junior Historians, Texas History Day, and the Walter Prescott Webb Historical Society.

"Writing Across the Curriculum" has become a significant teaching trend in higher education. *Touchstone*, the only journal in the country devoted to publishing the historical research of undergraduates, gives students an incentive to write by offering them an opportunity to see their work published in a journal with a statewide circulation. This presentation will show how *Touchstone* has been used at Lee College to motivate students to take their research and writing seriously. The journal is a required supplementary text in the Texas history courses at Lee College and has stimulated student interest in historical research by exposing them to the works of their peers. Dr. Maroney will discuss the use of student-authored articles in his Texas history class.

SOCIOLOGY SECTION TO CONSIDER URBAN ISSUES

William Kornblum

William Kornblum, professor of sociology in the Graduate School of the City University of New York, will address the Sociology and Anthropology Section on both Friday and Saturday. His Friday presentation is entitled "Gangs and the Renewal of Communities." Saturday, he will discuss "Urban Social Change in Comparative Perspective."

A specialist in urban and community studies, Dr. Kornblum began his teaching career with the Peace Corps in the early 1960s, when he taught physics and chemistry in French-speaking West Africa. He received his doctorate in sociology from the University of Chicago in 1971. He has also taught at the University of Washington at Seattle and worked as research sociologist for the U.S. Department of the Interior.

At the City University of New York Graduate School he directs research on youth and employment and urban policy. He recently completed a study with his longtime research partner, Terry Williams, about teenagers and young adults growing up in high-rise public housing projects. He is also directing an interdisciplinary study of the ways in which home computers can improve the life chances of young people at risk of dropping out of school.

The author's other publications include *Blue Collar Community*, a study of the steelmaking community of South Chicago; *Growing Up Poor* (with Terry Williams), a study of teenagers growing up in different low-income communities in the United States; and *Social Problems*, a comprehensive textbook about social problems and social policies in the United States.

COURT REPORTING SECTION PLANS PROGRAM

The Court Reporting Section will meet Friday to hear a presentation by Wiley Patterson, a physician specializing in addiction and addictive behavior. He is a member of the American Society of Addiction Medicine, and has counseled children and adults with addictive behavior. In his presentation, "Creating a Healthy Classroom Environment for the Teacher and Student," Dr. Patterson will examine with the group the instructor's role in student performance and will consider the relationship between classroom performance and personal issues in both students and teachers.

On Saturday, Sabrina D. Dannheim will be the featured speaker. She will discuss "Past and Present Experiences and Future Goals as a Deaf Orally-Linguistic Adult." Ms. Dannheim is a deaf adult skilled in sign language and oral communication, but prefers to use her oral skills to communicate. She is currently the business manager for the Sunshine Cottage School for Deaf Children, where she is responsible for all areas of business management, and supervises 50 employees. Ms. Dannheim will discuss her experiences as a deaf adult and her goals for the future.

After Ms. Dannheim's presentation, participants will engage in a roundtable discussion on "Applying the Skills of Your Court Reporting Students to Assist Your College's ESL Classes."

DEVELOPMENTAL READING SECTION TO DISCUSS "TEACHING STRATEGIES"

Lynda Vern

Laraine Flemming

The Friday meeting of the Developmental Reading Section will feature a discussion of "The Complexity of Teaching Reading at the College Level." Leading the discussion will be Lynda G. Vern, chairperson of the reading department at Alvin Community College.

Dr. Vern earned the bachelor's degree from Baylor University and the Master of Arts and Ph. D. degrees from the University of Houston. She is a frequent speaker at workshops and conventions. As a member of the Fund for the Improvement of Postsecondary Education Reading Content Committee, she participated in writing a document defining college-level reading skills. Dr. Vern also served on the state level Content Advisory Committee in Reading for the Texas Academic Skills Program (TASP), and is the author of a reading textbook entitled *Reading Skills: Preparing for the TASP Test*, published by Harcourt Brace Jovanovich.

Also participating in Friday's discussion will be Susan J. Bradshaw and Laura L. Lynch, instructors of reading at Alvin Community College.

Saturday the section will host Laraine Flemming, who will discuss "Strategies for Integrating Critical Reading with Reading for Comprehension." A freelance writer of textbooks and book reviews, Dr. Flemming is also planning a book entitled *Hikes That Taste Good*. She is currently tutoring students in developmental reading and field testing her new book, *Reading For Success*.

Dr. Flemming is also the author of three other books, *Reading For Results* (fifth edition), *Becoming a Successful Student* (second edition), and *Reading For Thinking* (1993).

NOTED VIROLOGIST TO ADDRESS BIOLOGY SECTION

Charles Gauntt

Elizabeth Hughes

Charles Gauntt, professor of microbiology at the University of Texas Health Science Center in San Antonio, will be the featured speaker at the Friday meeting of the Biology Section. He will speak on "Virus-Induced Heart Disease: Mechanisms, Diagnosis, Treatment, and Prevention."

Dr. Gauntt is a graduate of Southwestern University in Georgetown, and earned the Master of Science and Ph.D. degrees from the University of Texas at Austin. He received his postdoctoral training at the Wistar Institute in Philadelphia.

Dr. Gauntt's research deals with the cocksackie virus and myocarditis. He has supervised many postdoctoral and doctoral students and teaches in the Dental School, Medical School, and Graduate School of Biomedical Sciences. He is the author of over 65 research papers published in professional journals, and regularly reviews for 17 professional journals.

Saturday, Elizabeth Hughes, Education Director of the San Antonio Botanical Gardens, will be the featured speaker. She will discuss "Using the San Antonio Botanical Gardens as a Biology Laboratory." Her slide show is a tour of the Botanical Gardens with special emphasis on opportunities for biology teachers.

Ms. Hughes started her college education at San Antonio College and earned both the Bachelor of Science and Master of Science degrees from Sul Ross State University.

At the Botanical Center she conducts adult classes, children's classes, seminars, and workshops on plant taxonomy, xeriscape gardening, wild flowers of south central Texas, and other related subjects.

47th Annual Convention
TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
and
TEXAS JUNIOR COLLEGE ASSOCIATION

MARRIOTT RIVERCENTER HOTEL **FEBRUARY 24-26, 1994** **SAN ANTONIO, TEXAS**

Convention Theme:

"Strength in Diversity"

Convention-At-A-Glance

THURSDAY—FEBRUARY 24, 1994

7:30 a.m.– 5:00 p.m.	Special Meetings (to be announced)
12:00 Noon–10:00 p.m.	Convention Registration—Third Floor Foyer
1:00– 4:00 p.m.	Committee Meetings, as called by Committee Chairpersons
4:00– 5:00 p.m.	Meeting of Executive Committee, Resolutions Committee, and all TJCTA Committee Chairpersons—Conference Suite 529
6:30– 7:30 p.m.	Informal Reception—Salon E, Grand Ballroom
7:30 p.m.	BANQUET AND FIRST GENERAL SESSION—Salon E, Grand Ballroom

FRIDAY—FEBRUARY 25, 1994

6:00–7:00 a.m.	Fitness Walk—Meet in Marriott Rivercenter Hotel Lobby
7:30– 8:45 a.m.	Financial Planning Seminar—Salon A, Grand Ballroom (repeated at 12:30 p.m.)
7:30– 8:45 a.m.	Professional Development Seminar—Salon D, Grand Ballroom (repeated at 12:30 p.m.)
8:00 a.m.– 5:00 p.m.	Convention Registration—Third Floor Foyer
8:00 a.m.– 5:00 p.m.	Exhibits Open—Salon I, Grand Ballroom
8:00 a.m.– 5:00 p.m.	Polls Open (Election of Officers)—Third Floor Foyer
9:00– 10:30 a.m.	Section Meetings for Some Sections
10:45 a.m.–12:15 p.m.	Section Meetings for Remaining Sections
12:30– 1:45 p.m.	Financial Planning Seminar—Salon A, Grand Ballroom (repeat of 7:30 a.m. presentation)
12:30– 1:45 p.m.	Professional Development Seminar—Salon D, Grand Ballroom (repeat of 7:30 a.m. presentation)
2:00– 4:00 p.m	SECOND GENERAL SESSION—Salon E, Grand Ballroom
4:15– 5:45 p.m.	Wellness Program Seminar—Conference Room 1
4:15– 5:45 p.m.	Retirement Seminar—Salon B, Grand Ballroom
5:00– 8:00 p.m.	HarperCollins Casino Night—Conference Room 18
9:00 p.m.– 2:00 a.m.	Dance for TJCTA Members and Invited Guests—Salon E, Grand Ballroom *(Admission by convention badge **only**)*

SATURDAY, FEBRUARY 26, 1994

8:00–11:30 a.m.	Convention Registration—Third Floor Foyer
8:00–11:30 a.m.	Exhibits Open—Salon I, Grand Ballroom
9:00–10:15 a.m.	Section Meetings for Some Sections
10:30–11:45 a.m.	Section Meetings for Remaining Sections
11:45 a.m.	Adjournment
12:00 Noon– 3:00 p.m.	Special Meetings (to be announced)

TJCTA COMMITTEE MEETINGS
Thursday, February 24, 1994
Marriott Rivercenter Hotel

(Note: All committees are subject to additional meetings as called by their chairpersons.)

Professional Development Committee	1:00–3:00 p.m.—Conference Room 5
Legislative Committee	1:00–3:00 p.m.—Conference Room 13
Membership Services Committee	1:00–3:00 p.m.—Conference Room 16
Publications Committee	1:00–3:00 p.m.—Conference Room 6
Task Force on Long-Range Planning	1:00-3:00 p.m.—Conference Suite 529
Auditing Committee	2:00–3:00 p.m.—Conference Room 14
Resolutions Committee	3:00–4:00 p.m.—Conference Room 11
Executive Committee and all TJCTA Committee Chairpersons	4:00–5:00 p.m.—Conference Room 11
Election Committee	9:00–10:00 p.m.—Conference Room 9

SPECIAL MEETINGS

Texas Higher Education Coordinating Board—Federal Projects Advisory Council—Wednesday, February 23, 1:00–5:00 p.m.—Conference Room 11—Kenne Turner, Chairperson

Texas Higher Education Coordinating Board—Project Directors and Managers Meeting for Discretionary Grants Funded Under the Carl D. Perkins Vocational Education Act—Thursday, Feb. 24, 8:00 a.m.-2:00 p.m.—Salon D, Grand Ballroom—Chairperson: Larry C. Key, Director of Federal Projects, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

Business/Computer Information Processing/Office Occupations Division Directors and Chairpersons—Thursday, Feb. 24, 8:30 a.m.-3:30 p.m.—Heritage Room, Campus Center, St. Philip's College, 1801 Martin Luther King Drive—Glenn A. Rabb, St. Philip's College, Chairperson

Junior College Student Personnel Association of Texas (JCSPAT)—Executive Committee Meeting —Thursday, Feb. 24, 2:00-4:00 p.m.—Conference Room 12—Lina Silva, Palo Alto College, President

Texas Post-Secondary Cosmetology Educators Association—Friday, Feb. 25, 8:00 a.m.–12:15 p.m.—Conference Room 17—Elizabeth P. Jolivette, Houston Community College, Chairperson

Texas Junior College Retirees Association—Friday, Feb. 25, 12:30–1:45 p.m.—Conference Room 9—"Potential Effects of the Clinton Healthcare Plan on Medicare and Current Health Insurance Programs," Mitchell Grossman, San Antonio College, President

Placement Association of Texas—Friday, Feb. 25, 12:30–1:45 p.m.—Conference Room 3—David McClure, Central Texas College

Texas Association of Postsecondary Occupational Education Administrators (TAPSOEA)—Executive Board—Luncheon Meeting—Friday, Feb. 25, 12:30-1:45 p.m.—Conference Room 19—Don A. Perry, Mountain View College, President

Texas Mathematical Association of Two-Year Colleges (TexMATYC)—Friday, Feb. 25, 4:15–5:45 p.m.—Conference Room 7—J. David Price, Tarrant County Junior College–South Campus, President

Phi Theta Kappa Chapter Sponsors—Friday, Feb. 25, 4:15–5:45 p.m.—Conference Room 6—Mary S. Hood, Western Texas College, State Advisor

Texas Community College Women Educators Association—Friday, Feb. 25, 4:15-5:45 p.m.—Conference Room 3—"AAWC Focus: Connecting for a Changing World," Ruth Burgos-Sasscer, President, San Antonio College, Speaker; Rosario M. Martinez, Paris Junior College, President; Judy C. Flakes Nwachie, Austin Community College, Program Chairperson

Tech-Prep Seminar—Friday, Feb. 25, 4:15-5:30 p.m.—Conference Room 12—"Articulated Workforce Education: Practical Tech-Prep for Community and Technical College Staff," Sue Blair, Odessa College, Moderator

Southwest Regional Conference on English in the Two-Year College—Executive Committee—Saturday, Feb. 26, 10:30–11:45 a.m.—Conference Room 2—Dennis P. Kriewald, Laredo Junior College, President

TEXAS JUNIOR COLLEGE ASSOCIATION
Annual Luncheon Meeting
Friday—February 25—12:30–1:45 p.m.
River Grille, Marriott Rivercenter Hotel

President	**Bobby Walters, Paris Junior College**
Vice President	**Cheri T. Sparks, Howard College**
Secretary-Treasurer	**Vance W. Gipson, Frank Phillips College**

CONVENTION GENERAL SESSIONS

First General Session

Thursday, February 24, 7:30 p.m.	Grand Ballroom
Presiding	Brian K. Dille, Odessa College, President, Texas Junior College Teachers Association
Business Session	
ADDRESS	Bob Murphey

Second General Session

Friday, February 25, 2:00 p.m.	Grand Ballroom
Presiding	Brian K. Dille, Odessa College, President, Texas Junior College Teachers Association
Remarks	Chuck Barlow, Brazosport College, State President, Phi Theta Kappa
Business Session	
ADDRESS	The Honorable Bob Bullock Lieutenant Governor of Texas

CONVENTION REGISTRATION FEES

Pursuant to action of the Association in its 1982 convention, the TJCTA Executive Committee has established the following schedule of registration fees for the 1994 convention:

Professional, Associate, Student, and Unaffiliated Members	$ 30
Immediate Family of Registered Members *(provided the guests are not themselves eligible for professional membership)*	No charge
Guests of the Association:	
Program Speakers *(not eligible for professional membership)*	No charge
Representatives of Exhibitors *(not eligible for professional membership)*	No charge
All Others	$ 55

NOTE: Employees of Texas two-year colleges may NOT register as guests.

MEMBERS AND GUESTS WILL BE REQUIRED TO PRESENT CONVENTION BADGES FOR ADMISSION TO ALL CONVENTION ACTIVITIES.

SECTION MEETINGS

(NOTE: Most sections will meet twice during the convention. Members are urged to attend the section meetings for their areas of specialization during the scheduled times and utilize the "free" time to attend other section meetings and visit the commercial exhibits.)

MEETING LOCATIONS ARE TENTATIVE. CONSULT OFFICIAL PROGRAM AT REGISTRATION.

ACCOUNTING

Chairperson: GLENN A. RABB, St. Philip's College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 12

"How Not to Be a Burned-Out Accounting Teacher," Jeffrey Slater, Professor of Accounting, North Shore Community College

Saturday, 9:00–11:30 a.m.—Accounting Computer Lab, St. Philip's College, 1801 Martin Luther King Drive

"The Modern Accounting Computer Lab: A Hands-On Experience From Grant Through Purchase, Installation, and Use," Joannis Flatley, Director, Educational Support Services, St. Philip's College; Mayme B. Williams, Manager, Institutional Advancement and Development, St. Philip's College; Marye B. Gilford, Chairperson, Business Information Systems, St. Philip's College; and William G. Sailer, Computer Lab Coordinator, St. Philip's College

(NOTE: Transportation will depart from the lobby level Commerce Street exit of the Marriott Rivercenter hotel promptly at 9:00 a.m., and return at approximately 11:30 a.m. Free parking available on campus.)

AERONAUTICAL TECHNOLOGY

Chairperson: CURTIS W. LANDRUM, JR., Tarrant County Junior College–Northwest Campus

Friday, 9:00–10:30 a.m.—Conference Room 1

"Ultrasonic Non-Destructive Testing in Aviation," Eundra L. Phillips, Civilian Service Air Reserve Technician, Non-Destructive Testing Specialist, Kelly Air Force Base

Saturday, 10:30–11:45 a.m.—Conference Room 1

"Eddy Current Non-Destructive Testing in Aviation," Eundra L. Phillips, Civilian Service Air Reserve Technician, Non-Destructive Testing Specialist, Kelly Air Force Base

AGING SERVICES

Chairperson: JOE T. ARRINGTON, McLennan Community College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 1

"Upcoming National and State Standards for Nursing Home Administrators," Bobby Schmidt, Executive Secretary, Texas Nursing Facility Administration Board

Saturday, 9:00–10:15 a.m.—Conference Room 1

Roundtable Discussion on Pertinent Issues

AGRICULTURE

Chairperson: RONALD D. PRESLEY, South Plains College

Friday, 9:00–10:30 a.m.—Conference Room 5

"Stages of Composting Soils and General Questions Regarding Horticulture," Malcomb Beck, President, Gardenville Horticultural Products

(NOTE: The Agriculture Section and the Horticulture Section will meet jointly for this presentation.)

Saturday, 10:30–11:45 a.m.—Conference Room 5

Roundtable Discussion

AIR CONDITIONING AND REFRIGERATION TECHNOLOGY

Chairperson: ARTHUR A. PORTER, JR., St. Philip's College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 19

"Alternative Refrigerants and Retrofit Options," Dick Seelye, National Marketing Manager, McQuay Service/Snyder General Corporation

Saturday, 9:00–10:15 a.m.—Conference Room 19
"EPA Technician Testing/Certification Update," Roy L. Maddox, Associate Training Specialist, Texas Engineering Extension Service, Career Advancement Center, Texas A&M University System

ART

Chairperson: JOHN W. INGLE, San Antonio College
Friday, 9:00 a.m.–12:15 p.m.
Tour of San Antonio Art Department Computer Lab, and McNay Art Museum
(NOTE: Transportation will depart from the lobby level Commerce Street exit of the Marriott Rivercenter hotel promptly at 9:00 a.m., and return at approximately 12:15 p.m.)
Saturday, 9:00–10:15 a.m.—Conference Room 3
"Concepts of Duality in Mexican and Chicano Art," Jacinto Quiarte, Professor of Fine Arts, The University of Texas at San Antonio

ASSOCIATE DEGREE NURSING

Chairperson: KATHLEEN N. JANIGA, San Antonio College
Friday, 10:45 a.m.–12:15 p.m.—Conference Room 2
"An Innovative Approach to Gerontological Nursing," Wesley M. Hill, President, H&S Associates, Inc.
Saturday, 9:00–10:15 a.m.—Conference Room 2
"Utilization of Tech-Prep in Nursing Education," Debra Nicholas, Director, Alamo Tech-Prep Consortium

AUTOMOTIVE SERVICES

Chairperson: CHARLES E. STATZ, Temple Junior College
Friday, 9:00 a.m.–10:30 a.m.—Conference Room 3
"OTC Engine Diagnostic Equipment," Dean Bounds, District Manager, OTC, Inc.
Saturday, 10:30–11:45 a.m.—Conference Room 3
"Snap-On Engine Diagnostic Equipment," Steve Fellers, Industrial Representative, Snap-On Tools Corp.

BIOLOGY

Chairperson: JOE HARBER, San Antonio College
Friday, 10:45 a.m.–Noon—Salon C, Grand Ballroom
"Virus-Induced Heart Disease: Mechanisms, Diagnosis, Treatment, and Prevention," Charles Gauntt, Professor of Microbiology, University of Texas Health Science Center, San Antonio
Saturday, 9:00–10:15 a.m.—Salon C, Grand Ballroom
"Using the San Antonio Botanical Gardens as a Biology Laboratory," Elizabeth Hughes, Educational Director, San Antonio Botanical Gardens

BUSINESS ADMINISTRATION

Chairperson: THOMAS M. MILLIGAN, St. Philip's College
Friday, 9:00–10:30 a.m.—Conference Room 7
"Integrating the Marketing Plan into the Principles Course," Steven J. Skinner, Chair and Rosenthal Professor of Marketing, University of Kentucky
Saturday, 10:30–11:45 a.m.—Conference Room 7
"Integrating Multimedia into the Business Classroom," Richard Lindgren, Vice President, Technology, South-Western Publishing Co.

CHEMISTRY

Chairperson: JAMES A. PETRICH, San Antonio College
Friday, 9:00–10:30 a.m.—Conference Room 6
"The Dilemma of the Chemistry Professor Making Chemistry More Interesting—From Abstract to Reality," Raymond Chang, Professor of Chemistry, Williams College
Saturday, 10:30–11:45 a.m.—Conference Room 6
"The Search for the Magic Bullet: Cancer Therapeutic Agents," Robert Edward Lyle, Vice President and Treasurer, GRL Consultants

COMPENSATORY/DEVELOPMENTAL EDUCATION

Chairperson: CARMAN E. WIESE, Southwest Texas Junior College
Friday, 10:45 a.m.–12:15 p.m.—Conference Room 4
"The TASP," Ronald Swanson, Interim Director, Texas Academic Skills Program, Texas Higher Education Coordinating Board
Saturday, 9:00–10:15 a.m.—Conference Room 4
"Paradigm Busting in Texas Developmental Education," Janice H. Beran, Director of Developmental Education, McLennan Community College and Chair, Central Texas Literacy Coalition; Paul B. Beran, Instructor of English and Developmental Education, McLennan Community College; and Hansel E. Burley, Instructor of English, McLennan Community College

COMPUTER CENTER DIRECTORS

Chairperson: CHARLES W. (BILL) BANE, McLennan Community College
Friday, 9:00–10:30 a.m.—Conference Room 14
"Dining, Debit, and Access Control Cards in the Campus Environment," Bob Lemley, President, Applied Network Technologies
Saturday, 10:30–11:45 a.m.—Conference Room 14
"Exploring Internet Resources," Dave Hoyt, Network Manager and Electronic Postmaster, El Paso Community College

COMPUTER INFORMATION PROCESSING

Chairperson: MARK E. WORKMAN, Frank Phillips College
Friday, 10:45 a.m.–12:15 p.m.—Conference Room 17
"Implementing Multimedia in the CIS Curriculum," Al Schroeder and Emilio Ramos, Instructors of Computer Information Systems, Richland College
Saturday, 8:00–10:15 a.m.—Conference Room 18
8:00 a.m.—Continental Breakfast
"Can Colleges Keep Up With Computer Technology?" Gary B. Shelly, Author

COSMETOLOGY

Chairperson: ELIZABETH P. JOLIVETTE, Houston Community College

Friday, 9:00–10:30 a.m.—Conference Room 17

"A Learning Style Workshop," Janice H. Beran, Director of Developmental Education, McLennan Community College; and Paul B. Beran, Instructor of English and Developmental Education, McLennan Community College

Saturday, 10:30–11:45 a.m.—Conference Room 17

"Title IV Funding for Vocational Training," T. R. Williams, Associate Program Director, Community and Technical Colleges Division, Texas Higher Education Coordinating Board

COUNSELING AND STUDENT PERSONNEL SERVICES

Chairperson: JOE W. ANDERSON, San Antonio College

Friday, 9:00–10:30 a.m.—Salon A, Grand Ballroom

"Gender Equity," Helen Vera, Counselor and Coordinator, San Antonio College Women's Center

Saturday, 10:30–11:45 a.m.—Salon A, Grand Ballroom

"Counselors in the Community: Outreach and Retention Strategies for Special Populations," Rosa Maria Gonzalez and Olga Garcia, Counselors, San Antonio College Women's Center

COURT REPORTING

Chairperson: MONETTE BENOIT, San Antonio College

Friday, 9:00–10:30 a.m.—Conference Suite 544

"Creating a Healthy Classroom Environment for the Teacher and Student," Wiley Patterson, M.D., member, American Society of Addiction Medicine

Saturday, 10:30–11:45 a.m.—Conference Suite 544

"Past and Present Experiences and Future Goals as a Deaf Orally-Linguistic Adult," Sabrina D. Dannheim, Business Manager, Sunshine Cottage School for Deaf Children

Roundtable Discussion: "Applying Skills of Court Reporting Students to Assist ESL Classes"

CRIMINAL JUSTICE

Chairperson: BRIAN L. RUTHVEN, Kilgore College

Friday, 9:00–10:30 a.m.—Conference Room 4

"Completer and Placement: The Future of Criminal Justice Programs," Kay Hale, Program Director, Division of Community and Junior Colleges, Texas Higher Education Coordinating Board

Saturday, 10:30–11:45 a.m.—Conference Room 4

"Texas Peace Officer Academic Sequence: Committee Recommendations and Proposal," Edward T. Laine, Director, Special Programs, Texas Commission on Law Enforcement Standards and Education

DEVELOPMENTAL READING

Chairperson: SYLVIA YBARRA, San Antonio College

Friday, 9:00–10:30 a.m.—Conference Room 8

"The Complexity of Teaching Reading at the College Level," Lynda G. Vern, Susan J. Bradshaw, and Laura L. Lynch, Instructors of Reading, Alvin Community College

Saturday, 10:30–11:45 a.m.—Conference Room 8

"Strategies for Integrating Critical Reading with Reading for Comprehension," Laraine Flemming, freelance writer

ECONOMICS

Chairperson: HARRELL E. REASONER, Houston Community College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 6

"Clintonomics: Policy Issues 1994," Bradley R. Schiller, Professor of Economics, School of Public Affairs, The American University

Saturday, 9:00–10:15 a.m.—Conference Room 6

"Why We Will Always Lose the War on Drugs," Roger L. Miller, Director of Special Projects and Research and Professor of Economics, Center for Policy Studies, Clemson University

ELECTRONICS

Co-Chairpersons: JOHN E. LONG, St. Philip's College, and GUS D. RUMMEL, Central Texas College

Thursday, 8:00 a.m.–5:30 p.m.—Conference Room 15

*Breakfast and Luncheon Meeting—**prior reservations required.**

"Interactive Multimedia and Your Electronics Program," Richard Reskow, Editorial Director for Trade and Technical Publishing, Glencoe Division, Macmillan/McGraw-Hill Publishing Company; Charles A. Schuler, Professor of Industry and Technology, California University of Pennsylvania; Darrell Ward, President and Chief Executive Officer, HyperGraphics Corporation

Friday, 12:00 Noon–1:45 p.m.—Heritage Room, St. Philip's College, 1801 Martin Luther King Drive

*Luncheon Meeting—**prior reservation required.** "Distance Learning and Local Area Networks," William Biggs, Systems Analyst, St. Philip's College; and William Davis, Data Communications Instructor, St. Philip's College

Friday, 6:00–8:00 p.m.—The Olde Spaghetti Warehouse, 1226 East Houston Street

*Dinner Meeting—**prior reservation required.** "High-Tech Teaching Aids for the Electronics Classroom"

Saturday, 8:00–9:30 a.m.—Garcia's Restaurant, 849 East Commerce Street (Rivercenter Mall, Lower Level)

*Breakfast Meeting—**prior reservation required.** "Current Issues and Concerns for Today's Texas Electronics Instructors," Roundtable Discussion

***Meal reservations must be made in advance. Contact Gus Rummel, 1-800-223-4760, ext. 1119.**

ENGINEERING GRAPHICS AND COMPUTER AIDED DRAFTING

Chairperson: MICHAEL D. PSENCIK, San Antonio College

Friday, 9:00–10:30 a.m.—Conference Room 16

"Demonstration of Latest Third Party Application Additions to Auto-CAD," Matt Dillon, Consultant and Registered Architect

Saturday, 10:30–11:45 a.m.—Conference Room 16

"Use of Solids Modeling in Teaching Engineering Graphics," Thomas Krueger, Assistant Professor, Technology Department, Southwest Texas State University

ENGLISH

Chairperson: DONNIE D. YEILDING, Central Texas College

Friday, 10:45 a.m.–12:15 p.m.—Salon D, Grand Ballroom

"Wring in the Moral Sense," John Ruszkiewicz, Associate Professor of English and Associate Director of the Division of Rhetoric and Composition, The University of Texas at Austin

Saturday, 9:00–10:15 a.m.—Salon D, Grand Ballroom

"Teaching Literature Across the Canon," Laurie G. Kirszner, Professor of English, Philadelphia College of Pharmacy and Science; and Stephen R. Mandell, Professor of English, Drexel University

ENGLISH-AS-A-SECOND-LANGUAGE

Chairperson: CAROL SWANSON, San Antonio College

Friday, 9:00–10:30 a.m.—Conference Room 2

"What Do You Put in a Cocktail, Ice or Eyes?—Approaches to Pronunciation in ESL Instruction," Joseph Dunwoody, Jr., and Ann Hildreth, Instructors of English-as-a-Second-Language, San Antonio College

FASHION MERCHANDISING

Chairperson: CINDY M. DISMUKES, Austin Community College

Friday, 9:00–10:30 a.m.—Conference Suite 529

"An Agent's Perspective of the Fashion Industry," Sandra Kester, Sinclair Talent and Modeling Agency, Inc., San Antonio

Saturday, 10:30–11:45 a.m.—Conference Suite 529

"Trends in Fashion, Behind the Scenes of a Fashion Show," Doe Bailey, Fashion and Marketing Director, Saks Fifth Avenue, North Star Mall, San Antonio

FOREIGN LANGUAGE

Chairperson: GILBERTO HINOJOSA, Tarrant County Junior College–Northeast Campus

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 15

"Learning to Write or Writing to Learn?" Lucía Caycedo Garner, Professor of Spanish, University of Wisconsin–Madison

Saturday, 9:00–10:15 a.m.—Conference Room 15

"Comprehension: The New Paradigm," Ingeborg H. McCoy, Professor of German, Southwest Texas State University

GEOLOGY AND GEOGRAPHY

Chairperson: ARTHUR TROELL, San Antonio College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 16

"Achieving Science Literacy Education for All Americans," Robert M. Hazen, Research Scientist, Carnegie Institute, Washington Geophysical Laboratory, and Robinson Professor of Earth Science, George Mason University

Saturday, 9:00–10:15 a.m.—Conference Room 16

"Groundwater Resources of the Edwards Aquifer and Other Aquifers in South Texas," George Ozuna, Supervising Hydrologist, Water Resources Division, United States Geological Survey

GOVERNMENT

Chairperson: M. THERON WADDELL, Jr., Galveston College

Friday, 9:00–10:30 a.m.—Salon C, Grand Ballroom

"The 'Cueless' Public: Creating Bill Clinton's Image," W. Lance Bennett, Professor of Political Science, University of Washington, Seattle

Saturday, 10:30–11:45 a.m.—Salon C, Grand Ballroom

"The Politics of Conservation: The Texas Hill Country," Jim Sulentich, Director of Special Programs, Texas Nature Conservancy

HEALTH OCCUPATIONS

Chairperson: PHYLLIS E. HARRIS, St. Philip's College

Friday, 9:00–10:30 a.m.—Conference Room 18

"Cultural Diversity in Health Careers Education," Lorece Porter Williams, Senior Associate, Group Innovation and Diversity Associates, and Professor, Our Lady of the Lake University

Saturday, 10:30–11:45 a.m.—Conference Room 18

"Cultural Diversity in Health Careers Education: Application Simulation," Derrick L. Williams, Chief Executive Officer, Group Innovation and Diversity Training Associates

HEALTH, PHYSICAL EDUCATION, AND RECREATION

Chairperson: CAROL S. HIRSH, Austin Community College

Friday, 9:00–10:30 a.m.—Conference Room 15

"Do It For Yourself," John Poteet, Associate Director, Division of Continuing Education, Cooper Institute for Aerobic Research

Saturday, 10:30–11:45 a.m.—Conference Room 15

"Students Talking About Reality," Lou Kuck, Dental Hygiene Instructor, Tyler Junior College

HISTORY

Chairperson: PATSY W. GOSS, San Jacinto College–Central Campus

Friday, 10:45 a.m.–12:15 p.m.—Salon A, Grand Ballroom

"Can America Still Afford To Be a Nation of Immigrants?" David M. Kennedy, Donald J. McLachlan Professor of History and American Studies, Stanford University

Saturday, 9:00–10:15 a.m.—Salon A, Grand Ballroom

"*Touchstone*: A Journal to Showcase the Historical Research of Undergraduate Students in Texas Colleges and Universities," John C. Britt, Instructor of History, Lee College; David C. DeBoe, Director of Education, Texas State Historical Association; and James C. Maroney, Instructor of History, Lee College

HORTICULTURE

Chairperson: GEORGE E. (ED) HAGEN, Palo Alto College

Friday, 9:00–10:30 a.m.—Conference Room 5

"Stages of Composting Soils and General Questions Regarding Horticulture," Malcomb Beck, President, Gardenville Horticultural Products

(NOTE: The Horticulture Section and the Agriculture Section will meet jointly for this presentation.)

Saturday, 9:00–10:15 a.m.—Conference Room 5

"Texas Animal Damage Control: General Control Techniques of Wildlife," Randy Smith, Technician, Animal Damage Control Division, Animal and Plant Health Inspection Service, United States Department of Agriculture

LEARNING RESOURCES

Chairperson: CARY L. SOWELL, Austin Community College

Friday, 9:00–10:30 a.m.—Conference Room 11

"CD-ROM Technology: The Next Generation," George M. Teoh, Librarian, Houston Community College–Northwest Campus

Saturday, 10:30–11:45 a.m.—Conference Room 11

"The Americans With Disabilities Act and How It Impacts the Community College Classroom," Mary P. Froh, Special Populations Coordinator, Chairperson, Home Economics Department, San Jacinto College–North Campus

LEGAL ASSISTANT

Chairperson: DUANE E. CROWLEY, JR., Austin Community College

Friday, 9:00–10:30 a.m.—Conference Suite 530

"The Ethical Employment of Legal Assistants," Terry L. Hull, Director, Lawyer's Assistant Program, Department of Political Science, Southwest Texas State University

Saturday, 10:30–11:45 a.m.—Conference Suite 530

"How To Turn an Associate Degree in Legal Assistant into a Bachelor's Degree," Steve Springer, Director, Occupational Education, Southwest Texas State University

MATHEMATICS

Chairperson: IRENE DOO, Austin Community College

Friday, 9:00–10:30 a.m.—Salon E, Grand Ballroom

"Teaching Calculus Using the Harvard Consortium Materials," Mike W. Dellens and Anthony Vance, Instructors of Mathematics, Austin Community College

Saturday, 10:30–11:45 a.m.—Salon E, Grand Ballroom

"Conquering Math By Overcoming Math Anxiety, or, The Sum of Your Students' Fears *Can* Equal Zero!" Ellen Levitov, Director, Student Support Services, University of New Orleans

MUSIC

Chairperson: BRENT OSNER, Palo Alto College

Friday, 9:00–10:30 a.m.—Conference Room 19

"Productive Processor Playing: Attracting More Students to the Music Department by Use of a Multimedia Computer Lab," David C. Stone, MIDI Consultant, Alamo Music Center

Saturday, 10:30–11:45 a.m.—Conference Room 19

"It's Not Just a Piano: Creative Ways to Use Digital Keyboards to Enhance the Learning of Piano Skills," David C. Stone

OFFICE TECHNOLOGY

Chairperson: LINDA D. STANFORD, McLennan Community College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 7

"Word Processing in DOS or Windows Environment: What Decision Will You Make?" Nita Rutkosky, Instructor, Pierce College, Puyallup, Washington

Saturday, 9:00–10:15 a.m.—Conference Room 7

"Getting the Most Out of Your WordPerfect Software: Utilizing WordPerfect for Instruction of Keyboarding, Document Processing, and Legal and Medical Document Processing," Brenna Ehrett, Marketing Manager, Computer Education and Office Technology, Glencoe Division, Macmillan/McGraw-Hill Publishing Company

PHILOSOPHY

Chairperson: RONALD R. COX, San Antonio College

Friday, 9:00–10:30 a.m.—Conference Room 9

"Indian Thought in the Twentieth Century," Saranindra N. Tagore, Instructor of Philosophy, The University of Texas at San Antonio

Saturday, 10:30–11:45 a.m.—Conference Room 9

"The Value System of Japanese Culture and Business," Yukio Shirahama, Instructor of Philosophy, San Antonio College

PHYSICS AND ENGINEERING

Chairperson: PATRICK W. WILSON, JR., St. Philip's College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 9

"Laser Crystal Efficiency," Miroslav Synek, Associate Professor of Earth and Physical Sciences, The University of Texas at San Antonio

Saturday, 9:00–10:15 a.m.—Conference Room 9

"Ozone Holes," Fred Loxsom, Professor of Physics, Trinity University

"Global Warming," Eugene Clark, Professor of Physics, Trinity University

PSYCHOLOGY

Chairperson: DEANN C. MERCHANT, Amarillo College

Friday, 10:45 a.m.–12:15 p.m.—Salon E, Grand Ballroom

"Diversity and the Discipline of Psychology," Spencer A. Rathus, Psychologist and Author

Saturday, 9:00–10:15 a.m.—Salon E, Grand Ballroom

"Giving Psychology Away: Teaching and Motivating the Diverse Students of the 1990s," Richard O. Straub, Chairperson, Department of Behavioral Sciences, University of Michigan–Dearborn

RADIO/TELEVISION AND MEDIA

Chairperson: TIANA L. SPIVEY, San Antonio College

Friday, 10:45 a.m.–12:15 p.m.—Conference Suite 529

"Audio/Video Technology at USAA Media Resources," Chris Thompson, Director, Operations and Production, Media Resources, USAA

Saturday, 9:00–10:15 a.m.—Conference Suite 529

"Video Training for the Military," Jimmy Spacek, Visual Information Producer/Director, Randolph Air Force Base

REAL ESTATE

Chairperson: JOHNNIE L. ROSENAUER, San Antonio College

Friday, 9:00–10:30 a.m.—Conference Parlor (located between Conference Rooms 4 and 7)

"The New Texas Real Estate Commission Licence Exam Study Guide," Nancy Hendricks, Chief Examiner, Texas Real Estate Commission

Saturday, 10:30–11:45 a.m.—Conference Parlor (located between Conference Rooms 4 and 7)

"1993 Changes to Real Property Codes in Texas," Morton Baird, Board Certified Real Estate Attorney

REGISTRARS AND ADMISSIONS OFFICERS

Chairperson: DIANE HUDSON, Hill College

Friday, 10:45 a.m.–1:15 p.m.—Conference Room 10

"Carl Perkins Data Collection and Tracking System," Larry C. Key, Director of Federal Projects, Texas Higher Education Coordinating Board; and Bill Dixion, Associate Director of Federal Projects, Texas Higher Education Coordinating Board

Saturday, 9:00–10:15 a.m.—Conference Room 10

Roundtable Discussion of the New TASP Standards, Academic Fresh Start, and Other Pertinent Issues

SOCIOLOGY AND ANTHROPOLOGY

Chairperson: BILLIE J. HOSKINS, Galveston College

Friday, 9:00–10:30 a.m.—Conference Room 12

"Gangs and the Renewal of Communities," William Kornblum, Professor of Sociology, Graduate School of the City University of New York

Saturday, 10:30–11:45 a.m.—Conference Room 12

"Urban Social Change in Comparative Perspective," William Kornblum

SPEECH AND DRAMA

Chairperson: RAYMOND C. PUCHOT, Lee College

Friday, 9:00–10:30 a.m.—Conference Room 10

"The Challenges of Educational Communication," Rudolph Verderber, Professor of Communication, University of Cincinnati

Saturday, 10:30–11:45 a.m.—Conference Room 10

"Reader's Theater: A True Eclectic Approach to the Performing Arts," Jeff Hunt, Co-Director of Forensics, San Antonio College

TEXAS ADMINISTRATORS OF CONTINUING EDUCATION FOR COMMUNITY/JUNIOR COLLEGES (TACEC/JC)

Chairperson and President: RUBEN TORRES, San Antonio College

Friday, 9:00–10:30 a.m.—Salon D, Grand Ballroom

"The Texas Council on Workforce and Economic Competitiveness: An Update," Lynda Rife, Deputy Director of Education Initiatives, Texas Council on Workforce and Economic Competitiveness

Saturday, 10:30–11:45 a.m.—Salon D, Grand Ballroom

Board of Directors Meeting

TEXAS ASSOCIATION OF COMMUNITY COLLEGE CHIEF STUDENT AFFAIRS ADMINISTRATORS (TACCCSAA)

President: PATRICIA C. WILLIAMS, Houston Community College

Program Chairperson: WILLIAM G. RAFFETTO, San Jacinto College–South Campus

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 14

"Key Issues Affecting Student Transfer," Kay Hale, Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

Saturday, 9:00–10:15 a.m.—Conference Room 14

"Assessing Student Needs: The First Step In Institutional Effectiveness," Aubrey Lewis, Director of Assessment Services, Southwest Region, American College Testing

TEXAS ASSOCIATION OF JUNIOR AND COMMUNITY COLLEGE INSTRUCTIONAL ADMINISTRATORS (TAJCCIA)

President: STEVE E. ELLIS, Collin County Community College

President-Elect: SUSAN A. McBRIDE, Northeast Texas Community College

Thursday, 4:00–5:30 p.m.—Conference Room 14

TAJCCIA Executive Committee Meeting

Friday, 7:30 a.m.–12:15 p.m.—Salon B, Grand Ballroom

Joint Meeting with Texas Association of Post-Secondary Occupational Education Administrators (TAPSOEA)

7:30–8:30 a.m.—Registration

8:30–10:30 a.m.—"Creating Effective Learning Environments for Diverse Student Populations," Richard Richardson, Arizona State University

10:30–Noon—Panel Discussion: "Texas Council on Workforce Competitiveness"

Saturday, 8:00–10:30 a.m.—Salon B, Grand Ballroom

Joint Meeting with Texas Association of Post-Secondary Occupational Education Administrators (TAPSOEA)

8:00–8:30 a.m.—Registration

8:30–9:30 a.m.—Panel Discussion: "Status Report on Institutional Effectiveness"

9:30–10:30 a.m.—Report from the Texas Higher Education Coordinating Board, Bob Lahti, Acting Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

10:30–11:45 a.m.—TAJCCIA Business Meeting

TEXAS ASSOCIATION OF SECONDARY OCCUPATIONAL EDUCATION ADMINISTRATORS (TAPSOEA)

President: DON A. PERRY, Mountain View College

Program Chairperson: GEORGE McSHAN, Texas State Technical College–Harlingen

Friday, 7:30 a.m.–12:15 p.m.—Salon B, Grand Ballroom

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA)

7:30–8:30 a.m.—Registration

8:30–10:30 a.m.—"Creating Effective Learning Environments for Diverse Student Populations," Richard Richardson, Arizona State University

10:30–Noon—Panel Discussion: "Texas Council on Workforce Competitiveness"

Saturday, 8:00–10:30 a.m.—Salon B, Grand Ballroom

Joint Meeting with Texas Association of Junior and Community College Instructional Administrators (TAJCCIA)

8:00–8:30 a.m.—Registration

8:30–9:30 a.m.—Panel Discussion: "Status Report on Institutional Effectiveness"

9:30–10:30 a.m.—Report from the Texas Higher Education Coordinating Board, Bob Lahti, Acting Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

TEXAS COMMUNITY COLLEGE CHILD DEVELOPMENT EDUCATORS ASSOCIATION (TCCCDEA)

Chairperson: JOAN S. WYDE, Houston Community College

Friday, 10:45 a.m.–12:15 p.m.—Conference Room 13

Developing Syllabi to Include Competency-Based Objectives and SCANS Goals With an Eye Toward Tech-Prep Programs, Joan S. Wyde, Department Chairperson, Child Development, Houston Community College; and Deborah Simpson-Smith, Instructor of Child Development, San Jacinto College–Central Campus

Saturday, 9:00–10:15 a.m.—Conference Room 13

"A Discussion: NAEYC's Early Childhood Professional Development Framework and Its Implications for Two-Year Colleges," Betty S. Carson, Chairperson, Child Development Department, San Antonio College; and Joan S. Wyde

TEXAS JUNIOR COLLEGE MANAGEMENT EDUCATORS ASSOCIATION (TJCMEA)

Chairperson: DAVID L. WAY, Galveston College

Thursday, Noon–1:30 p.m.—The Olde Spaghetti Warehouse Restaurant, 1226 East Houston Street

Luncheon Meeting—"Building Quality into Business Management and Marketing Texts," David L. Kurtz, Professor of Marketing, The University of Arkansas

Thursday, 2:00–4:00 p.m.—The Alamodome

Tour of the Alamodome and a Presentation on its Marketing Strategies

Thursday, 4:30–6:30 p.m.—Conference Room 4

"What It's Like to Teach Management in Russia," Russell D. Kunz, Management Development Coordinator, Collin County Community College–Spring Creek

Friday, 10:45 a.m.–1:45 p.m.—Conference Room 11

10:45 a.m.–12:15 p.m.—"Total Quality Management Comes to the Community College: Implementing TQM," Larry Stanley, President, College of the Mainland

12:30–1:45 p.m.—Roundtable Discussion with Kay Hale, Associate Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

Saturday, 8:30–10:15 a.m.—Conference Room 11

8:30–9:15 a.m.—TJCMEA Annual Business Meeting

9:15–10:15 a.m.—"All These Management Fads and What We Should Be Teaching," Richard Daft, Professor of Management, Vanderbilt University

VOCATIONAL-TECHNICAL EDUCATION

Chairperson: ROBERT GAMBOA, Texas State Technical College–Waco

Friday, 10:45–12:15 p.m.—Conference Room 8

"Knowledge Requirements for the Changing Texas Workplace: Acquisition, Integration, and Application," Mary Ann Roe, Dean of Institutional Advancement, TSTC–Waco; Hugh K. Rogers, Dean of Instruction, TSTC–Waco; Bill Richards, Vice President for Educational Programs, North Harris College; Richard Scott, Project Manager, Automation Research Manufacturing Systems Development, Sematech; and Steven Starr, Independent Oil Industry Consultant, Houston

Saturday, 9:00–10:15 a.m.—Conference Room 8

"Technology Deployment Through Life-Long Learning: Challenges for Faculty Leadership in Technical and Community Colleges," Mary Ann Roe, Dean of Institutional Advancement, TSTC–Waco

WELDING

Chairperson: HAMP DREW, St. Philip's College

Friday, 9:00–10:30 a.m.—Conference Room 13

"Tech-Prep Education," Eduardo Gaytan, Associate Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

Saturday, 10:30–11:45 a.m.—Conference Room 13

"Tech-Prep Education," Theodore R. Williams, Associate Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

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MATHEMATICS SECTION PLANS PROGRAMS

Mike Dellens and Anthony Vance will speak at Friday's Mathematics Section on "Teaching Calculus Using the Harvard Consortium Materials." They will focus on some of the more interesting mathematics problems that can be addressed using this approach, which views every concept graphically, numerically, and analytically.

Mr. Dellens has taught mathematics at Austin Community College since 1980. He received his Bachelor of Arts and Master of Arts degrees in mathematics from the University of California in Los Angeles.

Mr. Vance has taught mathematics at Austin Community College since 1984. He received his bachelor's degree from Vanderbilt University and the Master of Arts in mathematics from the University of Texas at Austin.

Ellen Levitov

Saturday's meeting will focus on "Conquering Math by Overcoming Math Anxiety, or, The Sum of Your Students' Fears *Can* Equal Zero." This discussion will be led by Ellen Levitov, Director of Student Support Services at the University of New Orleans. She has conducted numerous workshops on this topic and has recently co-authored a workbook titled "Overcoming Math Anxiety."

Mary Ann Roe

Hugh Rogers

Bill Richards

Steven Starr

VOCATIONAL-TECHNICAL EDUCATION SECTION TO CONSIDER INDUSTRY TRENDS

The Friday meeting of the Vocation-Technical Education Section will feature a panel discussion on "Knowledge Requirements for the Changing Texas Workplace: Acquisition, Integration, and Application." The panel will consist of Mary Ann Roe, Dean of Institutional Advancement at Texas State Technical College in Waco; Hugh K. Rogers, Dean of Instruction at TSTC–Waco; Bill Richards, Vice President for Educational Programs at North Harris College; Richard Scott, Project Manager of Automation Research Manufacturing Systems Development for Sematech; and Steven Starr, an independent oil industry consultant.

The panel will consider the changing needs of industry and how educators can best prepare their students for new technological trends.

Saturday, Dr. Roe will address the topic "Technology Deployment Through Life-Long Learning: Challenges for Faculty Leadership in Technical and Community Colleges."

The presentation will consider the role of education in fields of rapidly advancing technologies. Dr. Roe received the Master of Education and Ph.D. degrees from the University of Texas at Austin. A widely published author, her books include *Teaching Factories: A Strategy for World Class Manufacturing* and *Creative Cultures: Inside America's Best Community Colleges*. She is director of the Texas Manufacturing Technology Center.

POLICY MAKER TO DISCUSS "CLINTONOMICS"

On Friday, the Economics Section will hear Bradley R. Schiller, professor of economics in the School of Public Affairs of American University. He will discuss "Clintonomics: Policy Issues 1994."

Dr. Schiller received the baccalaureate degree from the University of California–Berkley, and his Ph. D. from Harvard. Now living in Washington, D.C., he divides his time between teaching, writing, and consulting.

Dr. Schiller not only teaches public policy, but practices it as well. As president of the Potomac Institute for Economic Research, he has designed, evaluated, and even operated several employment, training, and welfare programs. He is an active consultant in these areas as well as international trade, development, and budget policies.

Dr. Schiller has written editorials for the *Wall Street Journal*, the *New York Times*, and many daily papers, as well as articles for professional journals. His book, *The Economics of Poverty and Discrimination*, is a standard text for that field, and his principles textbook, *The Economy Today*, is one of the most widely used economics textbooks in the country.

Roger Miller

Saturday's meeting will feature Roger L. Miller, director for Special Projects and Research and professor of economics in the Center for Policy Studies at Clemson University. His presentation is entitled "Why We Will Always Lose the War on Drugs." Dr. Miller graduated *summa cum laude* from the University of California–Berkley, and earned his Ph. D. from the University of Chicago.

He has written numerous books and articles, including *A Radical's Guide to Economic Reality* and *Abortion, Baseball, and Weed: Economic Issues of Our Times*. His best-selling *Economics Today* is expected to sell over 250,000 copies in its next edition.

Dr. Miller has extensive experience teaching members of the media how to report economic and political news. He has continued to teach in both law and economics while writing in the subjects of law, economics, government and political science, and career development.

Nita Rutkosky

Brenna Ehrett

COMPUTER SOFTWARE IS TOPIC FOR OFFICE TECHNOLOGY SECTION

For the Friday meeting of the Office Technology Section, Nita Rutkosky will discuss "Word Processing in DOS or Windows Environment: What Decision Will You Make?" Ms. Rutkosky is an instructor in Office Technology at Pierce College, in Puyallup, Washington. An author of books on software packages for word processing, she is currently writing a book for WordPerfect for Windows.

Her presentation will consider popularity, equipment requirements, purchasing information, and offer ideas and suggestions about integrating each into the business/education curriculum.

Saturday's speaker will be Brenna Ehrett, who will discuss "Getting the Most Out of Your WordPerfect Software: Utilizing WordPerfect for Instruction of Keyboarding, Document Processing, and Legal and Medical Document Processing."

Ms. Ehrett is marketing manager of computer education and office technology for Glencoe Division of Macmillan/McGraw-Hill Publishing Company.

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Lance W. Bennett

John Poteet

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CHEMISTRY

Friday's meeting of the Chemistry Section will feature a presentation by Raymond Chang, professor of chemistry at Williams College. His topic will be "The Dilemma of the Chemistry Professor Making Chemistry More Interesting: Abstract to Reality."

Dr. Chang has developed a videodisc entitled "Chemistry at Work," which is correlated with the fourth edition of his textbook, *Chemistry*. The videodisc, displayed on television monitors through a videodisc machine or a personal computer, includes 90 percent of the photographs contained in the textbook and several sample problems for each chapter. Motion picture sequences include the Hindenberg explosion, metallurgical processes, and plant production of oxygen.

On Saturday, the Chemistry section will hear Robert Edward Lyle discuss "The Search for the Magic Bullet: Cancer Therapeutic Agents." Dr. Lyle is a retired vice president of the Chemistry and Chemical Engineering Division of Southwest Research Institute, and now serves as vice president of GRL Consultants.

COMPUTER INFORMATION PROCESSING

Al Schroeder and Emilio Ramos will be the featured speakers at the Friday meeting of the Computer Information Processing Section. They will discuss "Implementing Multimedia in the CIS Curriculum." As computer science instructors at Richland College, they are using multimedia software in the classroom, and are continuing to develop and implement multimedia technology. In their presentation, they will demonstrate current software and methodology and explore potential uses of multimedia by both faculty and students.

On Saturday, Gary B. Shelly will discuss "Can Colleges Keep Up With Technology?" A leading authority in computing and computing education, Mr. Shelly has developed methodologies for teaching Windows and Windows applications software.

GEOLOGY AND GEOGRAPHY

On Friday, Robert M. Hazen will speak to the Geology and Geography Section on the topic, "Achieving Science Literacy Education for All Americans." Dr. Hazen is a research scientist at the Carnegie Institution of Washington's Geophysical Laboratory and professor of earth science at George Mason University. A prolific writer, several of his books explore the ties between technology and culture. With Professor James Trefil, he has developed a course on scientific literacy and a companion text, *Science Matters: Achieving Scientific Literacy*.

On Saturday, George Ozuna, supervising hydrologist for the United States Geological Survey, will speak. His topic is entitled "Groundwater Geology of the Edwards Aquifer in South Texas."

GOVERNMENT

"The 'Cueless' Public: Creating Bill Clinton's Image" will be the topic for the Friday meeting of the Government Section. The presentation will be made by Lance W. Bennett, professor of political science at the University of Washington. He has published widely on American politics, particularly in the areas of the mass media, public opinion, elections, and United States foreign policy. He is a member of the Foreign Policy Studies Committee of the Social Science Research Council. In addition, he has taught the introductory course in American politics to several thousand undergraduates at the University of Washington.

Saturday, Jim Sulentich will discuss "The Politics of Conservation: The Texas Hill Country." Mr. Sulentich is director of special programs for the Texas Nature Conservancy.

HEALTH, PHYSICAL EDUCATION, AND RECREATION

On Friday, the Health, Physical Education, and Recreation Section will meet to hear John Poteet, associate director of the division of continuing education at the Cooper Institute for Aerobic Research. His program, entitled "Do It For Yourself," will explore the use of aerobic exercise in physical education curricula. Mr. Poteet has taught and administered health and physical education programs for almost 40 years, at both secondary and university levels. In 1982, he won the Excellence in Teaching Award from the University of Texas at El Paso.

Saturday, the program will be led by Lou Kuck, dental hygiene instructor at Tyler Junior College. Dr. Kuck will discuss "Students Talking About Reality." Her presentation will discuss this peer education program instituted at Tyler Junior College.

LEARNING RESOURCES

The Friday meeting of the Learning Resources Section will feature a presentation by George Teoh, entitled "CD-ROM Technology: The Next Generation." Mr. Teoh is a librarian in the campus library of Houston Community College, Northwest Campus.

Saturday, Mary Froh, special populations coordinator and chairperson of the Home Economics Department at the North Campus of San Jacinto College, will discuss "The Americans With Disabilities Act and How it Impacts the Community College Classroom."

MUSIC

David C. Stone, consultant with the Alamo Music Center, will meet with the Music Section on Friday and Saturday to discuss technology in the music curriculum. On Friday, his topic will be "Productive Processor Playing: Attracting More Students to the Music Department by the Use of a Multimedia Computer Lab." Saturday, he will present "It's Not Just a Piano! Creative Ways to Use Digital Keyboards to Enhance the Learning of Piano Skills."

Mr. Stone combines his knowledge of computers with 15 years as a professional musician as he demonstrates the use of technology in the making and teaching of music. He conducts nearly 100 seminars each year to musicians as well as lay music enthusiasts.

SPEECH AND DRAMA

The Friday meeting of the Speech and Drama Section will feature a presentation by Rudolph Verderber, entitled "The Challenge of Educational Communication." Dr. Verderber is professor of communication at the University of Cincinnati. He is a leading authority on the lecture method of teaching and has conducted numerous workshops on effective lecturing. He is the author of several textbooks, including *Communicate!* now in its seventh edition, *Inter-Act*, and *Speech for Effective Communication*.

On Saturday, Jeff Hunt, co-director of forensics at San Antonio College, will present "Reader's Theater: A True Eclectic Approach in the Performing Arts."

ELECTRONICS SECTION TO DISCUSS MULTIMEDIA TECHNOLOGY

The Electronics Section has planned a series of meetings on Thursday, Friday, and Saturday, with speakers covering a wide range of issues related to electronics instruction.

On Thursday the group will hear Richard Reskow discuss the results of a two-year study conducted to examine the profile of the electronics student, curriculum trends, instructional media, and challenges and opportunities facing today's electronics programs and instructors. Mr. Reskow is currently the editorial director for Trade and Technical Publishing for the Glencoe Division of Macmillan/McGraw-Hill Publishers. He has been involved in technical publishing for the past 24 years.

Participants will then hear Charles A. Schuler, professor of industry and technology at the California University of Pennsylvania. In 1988, he received a research grant from Apple Computer to develop and test multimedia materials for computer assisted instruction in technology and engineering. His presentation, "Using Technology to Teach Technology," will offer ways in which electronics instructors can motivate and retain students using a variety of instructional methods and media.

Richard Reskow

Charles A. Schuler

Darrell Ward

Mr. Reskow will follow Dr. Schuler's presentation with a discussion of "Multimedia Systems that Deliver Student Retention," which will provide a look at two interactive multimedia instructional delivery systems in electronics designed to improve student retention.

After lunch, Mr. Reskow will discuss "Evaluating Multimedia Courseware in Relation to Your Objectives." This session will suggest steps and procedures to follow in evaluating off-the-shelf courseware and the relation between courseware and course objectives. This will be followed by a discussion about "Implementing Multimedia into Your Electronics Program," which will demonstrate integration of hardware, software, instructional facilities, print material, and curriculum development.

After a short break, Dr. Schuler will lead a "real life" media lesson using multimedia materials to demonstrate their use in a classroom setting. All those in attendance will have an opportunity to participate.

Darrell Ward, president and chief executive officer of HyperGraphics Corporation, will provide instruction on "Authoring a Multimedia Program." He will demonstrate the process of altering and customizing commercially available multimedia courseware. In addition, he will instruct participants on creating an original program. This session will include instructional design, storyboarding, developing shells and libraries, animation, graphics, and the creation of screens.

Dr. Ward has 30 years of experience in the field of education, studying both teaching and the technology to assist the instructional process. He has been a technology consultant for General Dynamics, Texas Instruments, the Civil Services Commission, and the United States Army.

At the Noon session on Friday, William Biggs and William Davis will discuss "Distance Learning and Local Area Networks." Mr. Biggs is currently a systems analyst at St. Philip's College. In this capacity, he served on the product development team which, in collaboration with IBM Corporation, developed the IBM Academic DESKlab, an integrated software solution for remedial students.

Mr. Davis has been a computer systems technician and data communications instructor at St. Philip's College for five years. He was also a member of the product development team for Academic DESKlab.

Friday evening's dinner session will feature a roundtable discussion on "High-Tech Teaching Aids for the Electronics Classroom." Industry representatives will be available to answer questions and demonstrate equipment. There will also be a roundtable discussion at the Saturday morning breakfast session, entitled "Current Concerns for Today's Texas Electronics Instructors."

Prior reservations are required to attend these sessions. For more information, or to place reservations, call Gus Rummel at 1-800-223-4760.

MANAGEMENT EDUCATORS ANNOUNCE PROGRAM

David Kurtz

The Texas Junior College Management Educators Association is planning its annual meeting in conjunction with the Texas Junior College Teachers Association convention. The Thursday program will feature a presentation by David Kurtz, professor and chairperson of the Marketing and Transportation Department at the University of Arkansas. He will discuss "Building Quality into Business Management and Marketing Texts." An author or co-author of 24 books and numerous articles, his textbooks *Contemporary Marketing* and *Contemporary Business* are leading textbooks in their respective fields. Dr. Kurtz brings his experience in education and the private sector to a discussion of quality in business texts.

Thursday afternoon, the management educators will participate in a tour of the nearby Alamodome and a presentation of its marketing strategies.

Following the tour, Russell Kunz will speak at an informal reception on "What It's Like to Teach Management in Russia." Mr. Kunz is the management development coordinator at Collin County Community College.

Larry Stanley

The Friday morning session will feature an address by Larry Stanley, president of College of the Mainland. He will discuss "Total Quality Management Comes to the Community College: Implementing TQM."

Mr. Stanley has been president of College of the Mainland since 1983. Prior to his appointment, he was the chairperson of the Arts and Humanities Department at the college. He received his bachelor's degree in music from Baylor University in 1961 and the Master of Arts from Sam Houston State University.

Participants in the Friday afternoon session will engage in a roundtable discussion with Kay Hale, associate program director in the Community and Technical Colleges Division of the Texas Higher Education Coordinating Board.

Richard Daft will address the Saturday morning session. Dr. Daft is professor of management at Vanderbilt University. His topic will be "All These Management Fads and What We Should Be Teaching."

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ANNUAL CONFERENCE PLANNED FOR BUSINESS EDUCATORS

The annual conference for Business, Computer Information Processing, and Office Occupations Directors and Chairpersons will be held Thursday, Feb. 24, on the campus of St. Philip's College in San Antonio. The campus is located at 1801 Martin Luther King Drive. The college will provide bus transportation, leaving at 8:00 a.m., from the lobby level Commerce Street exit of the Marriott Rivercenter Hotel. Reserved parking will be available on the campus within walking distance of the various activities.

Conference registration will begin at 8:30 a.m., in the Heritage Room of the Campus Center. A continental breakfast will be served.

The opening session, beginning at 9:00 a.m., will feature a presentation by Thomas O. Harris, of the St. Philip's College business management faculty, on the topic "Total Quality Management: Can It Work in an Educational Setting?"

At 10:45, a representative from the Division of Community and Technical Colleges, Texas Higher Education Coordinating Board, will provide conference participants with an update on the Tech-Prep program and other issues of concern to business educators in the two-year colleges.

Lunch, catered by the Hospitality Management Department of St. Philip's College, will be served at 12:00 Noon, in the Upper Deck on the second floor of the Campus Center. Speaker for the luncheon session will be attorney Frank Burney, an international law specialist with the San Antonio firm of Martin, Drought, and Torres. Mr. Burney was actively involved in negotiation of the North American Free Trade Agreement (NAFTA). The topic of his presentation will be "NAFTA: What Can It Mean to Business Educators?"

During the afternoon conference participants will take a "hands-on" tour of the IBM Technology Transfer Center. The facility is one of nine such centers established by IBM in the United States and Canada. Participants will observe some of the exciting distance learning activities currently underway as a cooperative effort among IBM, Texas A&M University, and St. Philip's College.

Registration fee for the conference is $25. Those planning to attend the conference should register directly with the conference chairperson: Glenn A. Rabb, St. Philip's College, 1801 Martin Luther King Drive, San Antonio, Texas 78203. Additional information concerning the conference may be obtained by calling Mr. Rabb at Area Code 210, 531-3452.

SEMINAR TO CONSIDER RETIREMENT AND ESTATE PLANNING

A Retirement Seminar will be offered again this year for members attending the TJCTA convention in San Antonio. The seminar is scheduled from 4:15 to 5:45 p.m., Friday, Feb. 25, and will be presented in Salon B of the Marriott Rivercenter hotel's Grand Ballroom.

Speaker for the seminar will be Dean Caswell, of Austin, senior life underwriter with New York Life Insurance Company. Mr. Caswell has been a field underwriter since 1970. He has extensive experience in retirement and estate planning and speaks frequently at workshops and seminars.

Dean Caswell

Mr. Caswell's presentation will offer seminar participants helpful information concerning planning and goals leading toward retirement and following retirement. He will include a discussion of federal estate taxation and suggestions of means to reduce estate tax liability.

Plans for the Retirement Seminar were developed by a subcommittee of the TJCTA Membership Services Committee. Subcommittee members are Debra Foster, Temple Junior College, chairperson; Vivian Dennis, Eastfield College; and Mark Workman, Frank Phillips College. Doris Patrick, Austin Community College, is chairperson of the Membership Services Committee.

PLACEMENT CENTER TO OPERATE DURING CONVENTION

The TJCTA Membership Services Committee will operate a placement center during the annual convention at the Marriott Rivercenter hotel, in San Antonio. Committee member Nancy Ellen Partlow, Wharton County Junior College, serves as chairperson of the subcommittee to handle arrangements for staffing and organizing the placement center. Also serving on the subcommittee are Marvin C. Ray, Navarro College, and Andrea C. Zabel, Midland College. Members of the Membership Services Committee will help staff the center during the convention.

This will be the eighteenth consecutive year that a placement center has been operational during the annual TJCTA convention. In past years, as many as 125 job listings have been posted.

In a joint letter from Ms. Partlow and TJCTA President Brian Dille, each college president was invited to submit information regarding anticipated openings on the full-time faculty and administrative staff for the coming academic year.

Job listings will be posted on a bulletin board near the registration center in the Marriott Rivercenter hotel third floor foyer. Hours of operation will be from 8:00 a.m. to 2:00 p.m., on Friday, Feb. 25, and from 8:00 to 11:00 a.m., Saturday, Feb 26.

TJCTA members who wish to do so are invited to send résumés to be included in a loose-leaf binder, filed according to teaching fields. College personnel officers and other administrators attending the convention will be given opportunities to review the résumés and obtain information about potential candidates for staff openings. Résumés should be sent to the TJCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, Texas 78746-5747. Résumés should be mailed in time to be received by Feb 22. After that date, members may take their résumés directly to the placement center at the convention site.

Following the convention, job listings and résumés of those seeking positions will be returned to the state office for the TJCTA placement/referral service.

RETIREES ASSOCIATION TO CONSIDER EFFECTS OF CLINTON HEALTH PLAN

Potential effects of the Clinton administration's health care plan on medicare and current health insurance programs will be discussed at the meeting of the Texas Junior College Retirees Association during the annual TJCTA convention.

The group will meet Friday, Feb. 25, at 12:30 p.m., in Conference Room 9 of the Marriott Rivercenter Hotel in San Antonio.

Dottie Fry

Speaker for the meeting will be Dottie Fry, a noted columnist and consultant on Social Security and related topics. Ms. Fry is an honor graduate of Trinity University, holding the Bachelor of Arts degree in journalism. She was employed for 25 years by the Social Security Administration. Since 1987 she has written a column, "Ask Dottie Fry," published three times a week in the *San Antonio Express-News*. She also maintains a private consulting practice on Social Security matters and is a frequent guest on radio and television talk shows.

Ms. Fry will discuss implications of the Clinton health care plan for medicare and other health insurance programs.

President of the retirees association is Mitchell Grossman, San Antonio College.

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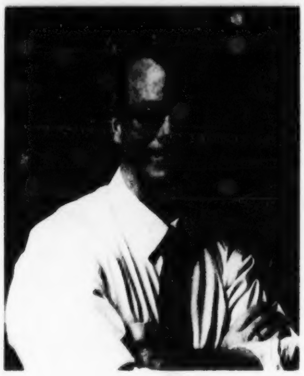

Peter Norton is a pioneering software developer and author. Norton's *Desktop for Windows, Utilities, Backup, AntiVirus*, and other utility programs are installed on millions of PCs worldwide. His *Inside the IBM PC* and *DOS Guide* have helped millions of people understand computers from the inside out.

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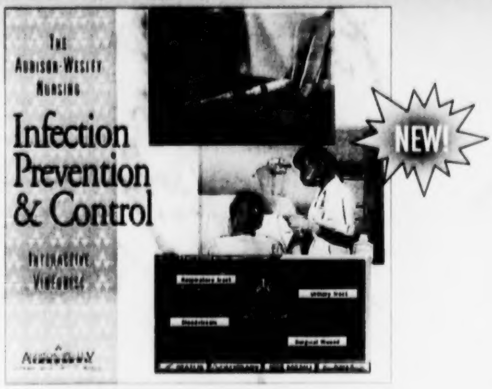

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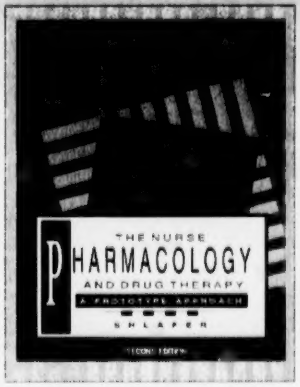

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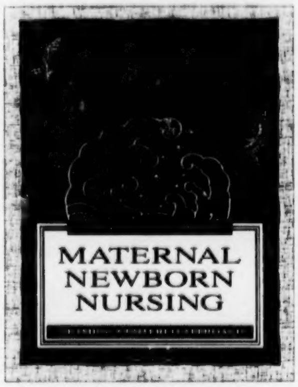

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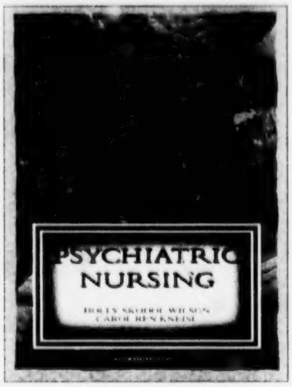

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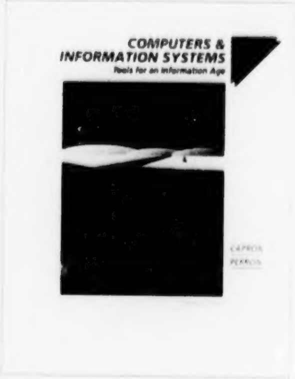

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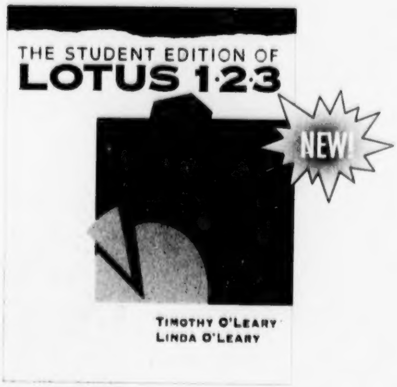

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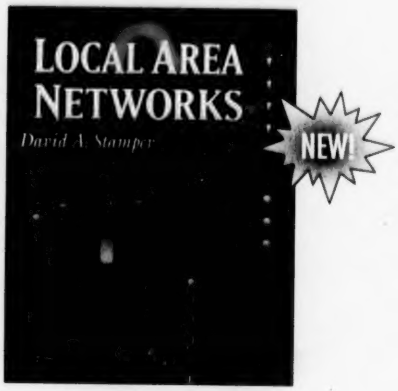

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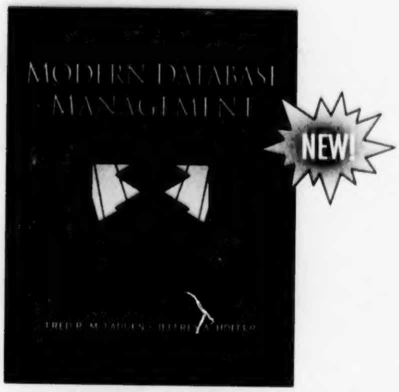
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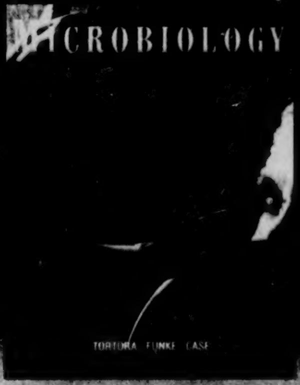

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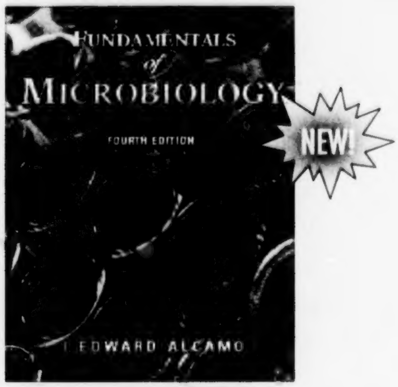

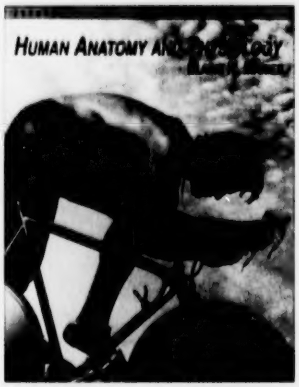

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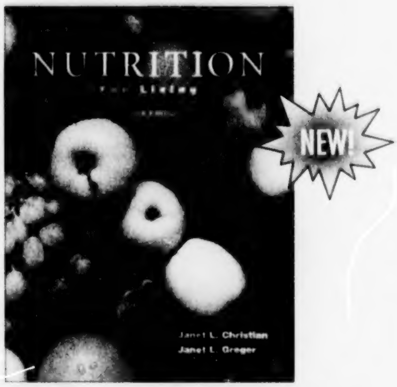

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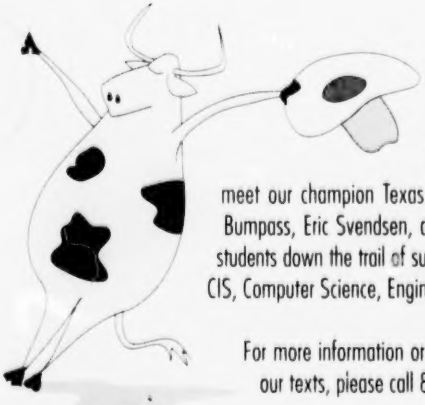

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Miroslav Synek

Eugene Clark

Fred Loxsom

PHYSICS AND ENGINEERING SECTION PLANS PROGRAM

The Physics and Engineering Section will meet Friday to hear Miroslav Synek speak on "Laser Crystal Efficiency." Dr. Synek is associate professor of earth and physical sciences at the University of Texas at San Antonio and has been with the University of Texas System since 1971.

Dr. Synek earned his Ph.D. in physics from the University of Chicago in 1963. He received his bachelor's degree in chemistry and physics and the Master of Science degree in chemical physics from Charles University in Prague, Czechoslovakia.

As author and co-author of approximately 40 scientific publications, his research has been included in the *Journal of Chemical Physics*, the *International Journal of Quantum Chemistry*, and *The Physical Reviews*.

Saturday's meeting will feature discussions on ozone holes and global warming. Speakers for this section will be Fred Loxsom and Eugene Clark, professors of physics at Trinity University in San Antonio.

Dr. Loxsom received the Bachelor of Arts degree in physics from Bowdoin College and his Ph.D. in physics from Dartmouth College. In addition to teaching general physics and theoretical and experimental physics courses, he has developed and teaches microcomputer based laboratory courses in general and advanced physics. Dr. Loxsom has done extensive research in atmospheric and environmental physics and has written more than 50 publications on these topics.

Dr. Clark received his Ph.D. in physics from the University of Florida in 1970 before spending two years as a Fulbright Fellow at the University of London. After serving three years at St. Mary's State College in Maryland, Dr. Clark joined the physics department of Trinity University in 1975. He teaches classical mechanics, astronomy, atmospheric physics and computer methods of data analysis. As director of Trinity's graduate program in applied solar energy, he directed three major projects on solar radiation and environmental heat transfer. He also has published more than 40 research articles on this topic.

PSYCHOLOGY SECTION TO DISCUSS DIVERSITY

On Friday, the Psychology Section will hear Spencer A. Rathus, a noted author and psychologist, discuss "Diversity in the Discipline of Psychology: Implications for the '90s and Beyond."

Dr. Rathus received his Ph.D. from the State University of New York at Albany in 1972. He has a wide range of experience in the fields of teaching and clinical psychology. He has taught psychology at several universities, including New Mexico State University and St. John's University.

He has written books on a wide variety of subjects, including behavioral psychology, child development, and human sexuality. He has written more than 20 articles in professional journals, including *Behavior Therapy*, *Adolescence*, and *Journal of Clinical Psychology*.

The featured speaker at the Saturday section meeting will be Richard O. Straub, chairperson of the department of behavioral sciences at the University of Michigan at Dearborn. It is Dr. Straub's belief that the higher education campus of the 1990s is very different from the campus of the 1980s. The increased diversity of students' ages, backgrounds, and skills is both a resource and a challenge to the instructor. In addition, students today need to accomplish more in their courses than merely master disparate bodies of factual material. They need to learn to think critically about information in general, whether it be a chapter of a textbook, lecture material, advertising, a political speech, or the premise of an argument encountered in a conversation.

Richard Straub

In this presentation, Dr. Straub will discuss pedagogical techniques for the 1990s classroom, including applications for traditional and non-traditional students, "distant learners," and students who need remediation in communications and studying skills. Techniques for shifting curricular focus from lecturing that merely encourages memorization to an active learning classroom that fosters critical thinking will also be discussed.

Hansel Burley

Janice Beran

Paul Beran

COMPENSATORY/DEVELOPMENTAL EDUCATION SECTION ANNOUNCES PROGRAM

On Friday, the Compensatory/Developmental Education Section will hear Ronald Swanson, interim director of the Texas Academic Skills Program of the Texas Higher Education Coordinating Board. He will discuss recent changes in the TASP test. After a brief presentation, Dr. Swanson will respond to questions from the audience. Participants are encouraged to come prepared to ask questions about the TASP.

Saturday's meeting will feature a panel discussion entitled "Paradigm Busting in Texas Developmental Education." The panel will consist of Paul Beran, instructor of English and developmental education at McLennan Community College; Hansel Burley, instructor of English at McLennan Community College; and Janice Beran, director of developmental education at McLennan Community College.

Paul Beran, president of the Texas chapter of the College Reading and Learning Association, will discuss changes in classroom teaching needed to accommodate students currently in developmental education classes.

Dr. Burley, an expert on institutional research, will introduce and discuss the state statistics regarding the demographics of higher education, especially focusing on developmental courses. He will present information from around the state which demonstrates how the student population, particularly in community colleges, is changing in both age and ethnicity. These data suggest that the non-traditional student will have a profound impact on developmental education in Texas and across the country.

Janice Beran will discuss the latest national literacy study and its impact on developmental education in Texas. The focus of the discussion will be on the need to expand the traditional interpretation of developmental education to include workplace literacy and technical education.

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A MESSAGE FROM THE EXECUTIVE COMMITTEE

As reported elsewhere on this page, your Executive Committee has acted unanimously to recommend passage of an amendment to the TJCTA Bylaws providing for a $10 increase in all categories of individual membership dues beginning in September 1994.

Consideration has been given to a dues increase for the past several months. It is our belief that an increase is necessary to preserve the financial stability of the Association and to assure its continued independence.

Dues of professional members have been increased only five times since the organization was established in 1948. Original dues of $3 were increased by voice vote in 1966 to $5. In 1973, by a vote of 450 to 114, dues were increased to $10. In 1975, dues were increased to $15 by a unanimous vote. The fourth increase, to $20, was approved without dissent in 1980. The fifth dues increase was approved in 1984 by voice vote of the membership.

As all of us are aware, since 1984, when dues were last increased, the cost of practically *everything* has risen. Expenses associated with travel, lodging, and meals for officers and committee members to attend meetings have increased steadily. While such meetings have been held to an absolute minimum, we cannot expect the committees to function properly if further restrictions are imposed on the number or duration of meetings.

Operating expenses for our state office also have risen, and still greater increases are anticipated in the months ahead. Rent alone has increased significantly since the present dues structure was set. Salaries of our state office staff have been increased and Social Security contributions have risen. The hiring of an additional staff member also has contributed to increased state office expense.

First class postage has risen 45 percent, from 20¢ to 29¢ per ounce, since the last dues increase. Mailing and printing costs of the *Messenger* continue to climb upward.

When dues were set at the present level, legal counsel for members was available at the rate of $120 per hour. The present rate is $212.50.

The proposed increase in dues would have come several years earlier if our membership had not maintained its steady growth and if we had not been able to increase revenues from other sources.

Since the last dues increase, the average beginning salary at Texas two-year colleges has risen almost 38 percent.

Even at $35, TJCTA dues will remain significantly below those of practically all other statewide professional associations.

It is our hope that the proposed dues increase will be overwhelmingly approved in the annual business meeting during the forthcoming convention. We urge you to vote **for** the Bylaws amendment.

Brian K Dille
Brian K. Dille, *President*

Scott Nelson
Scott A. Nelson, *President-Elect*

Patricia Green Smith
Patricia Green Smith, *Vice President*

Glenda H. Easter
Glenda H. Easter, *Secretary*

Anna R. Holston
Anna R. Holston, *Treasurer*

Marilyn Lancaster
Marilyn J. Lancaster, Immediate Past President

NOTICE OF PROPOSED AMENDMENT TO BYLAWS

As required by the TJCTA Constitution, notice is hereby given that an amendment has been proposed to the Association Bylaws and will be considered during the annual business session at the convention on Friday, Feb. 25, 1994, beginning at 2:00 p.m.

By a unanimous vote, the TJCTA Executive Committee offers the following amendment to the Bylaws:

Article I

Membership Dues and Condition of Membership

Section 1. *Professional Members*. Strike "$25.00" and insert in lieu thereof "$35.00."
Section 2. *Associate Members*. Strike "$15.00" and insert in lieu thereof "$25.00."
Section 3. *Student Members*. Strike "$10.00" and insert in lieu thereof "$20.00."
Section 5. *Unaffiliated Members*. Strike "$15.00" and insert in lieu thereof "$25.00."

"TEXAS UNLIMITED" TO PERFORM AT DANCE

Always a popular event at the convention, the annual convention dance will be held in the Grand Ballroom of the Marriott Rivercenter hotel. The dance will begin at 9:00 p.m., Friday, Feb. 25, and will end at 2:00 a.m.

Jo-Carol Fabianke, San Antonio College, chairperson this year of the TJCTA Social Subcommittee, has made arrangements for "Texas Unlimited" to perform at the annual convention dance. In its thirteenth year, "Texas Unlimited" plays in halls, clubs, and arenas across Texas and the Southwest, from Mississippi to Arizona. The band has opened for George Strait, Steve Wariner, Restless Heart, George Jones, Eddy Raven, and many others. The group will perform primarily country and western music.

No fee is charged for admission to the dance; however, the function is open only to individuals officially registered at the convention, and convention badges must be presented to enter the ballroom.

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1994 convention in San Antonio.

Suggestions should be received well before the committee meeting at the annual convention, so that the Resolutions Committee can give ample consideration to the proposals. In the meeting of the Resolutions Committee set for Feb. 24, 1994, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Ellen H. Brennan, Chairperson
TJCTA Resolutions Committee
San Antonio College
1300 San Pedro Avenue
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SOME HOTEL ROOMS STILL AVAILABLE

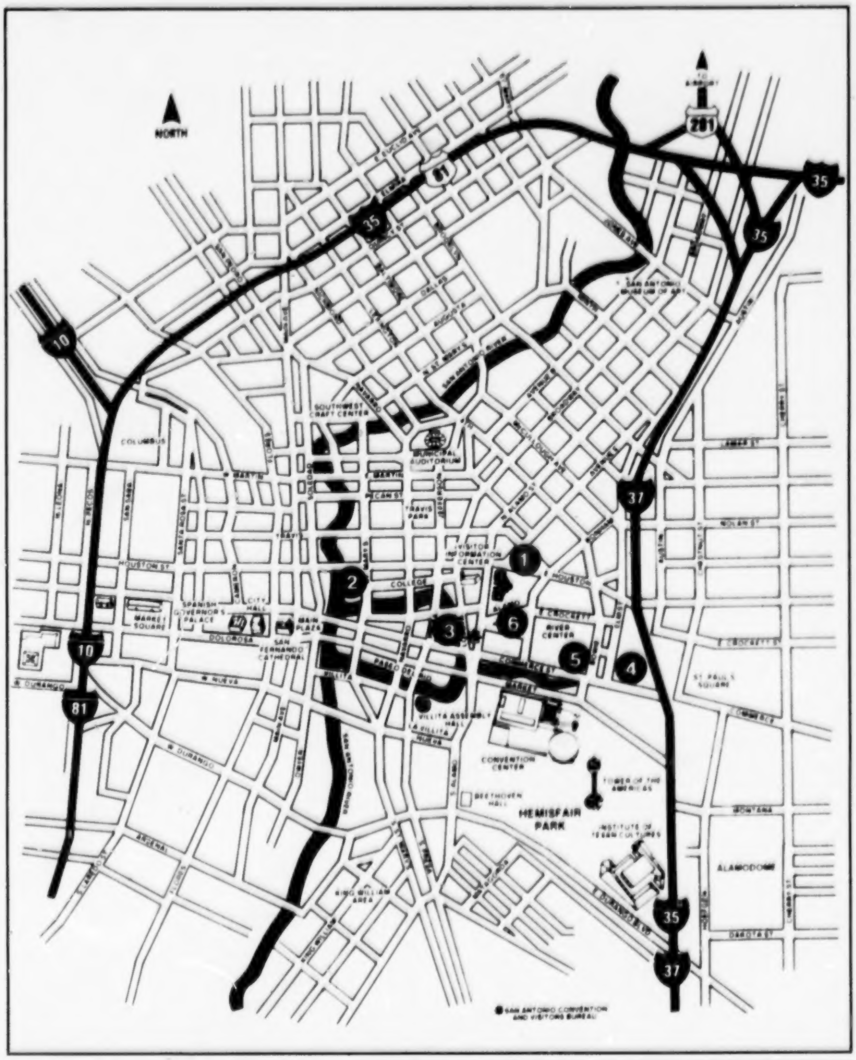
TJCTA members planning to attend the 47th annual convention, Feb. 24-26, 1994, at the Marriott Rivercenter Hotel in San Antonio, should reserve hotel accommodations immediately. A block of 1,650 rooms in seven hotels was reserved for the TJCTA convention, but four hotels were sold out before the reservation cut-off date of Jan. 25.

After the cut-off date, reservations must be made directly with the hotels. The San Antonio Convention & Visitors Bureau will no longer accept reservations.

Individuals desiring hotel accommodations should telephone the hotels directly, using the numbers printed in the box on this page. (The toll-free numbers used by hotel chains should *not* be used, since agents at those numbers will be unable to confirm reservations over the TJCTA meeting dates.) When making reservations, callers should make clear that they are attending the TJCTA meeting and should request assurance that the special convention rates will be honored. Unfortunately, at this late date the range of accommodations and rates will be severely limited.

Of course, last-minute cancellations frequently occur, so it is possible that members could be fortunate enough to obtain accommodations at their first-choice hotels—even as late as the convention opening date. Hotels might not honor the special convention rates, however.

Inquiries concerning hotel reservations should not be directed to the TJCTA state office. Members should contact the hotels directly for confirmations, changes, or cancellations.



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3	**Hyatt Regency San Antonio** 123 Losoya Street — (210) 222-1234	$125	$125	$135	$135
4	***La Quinta Convention Center** 1001 East Commerce Street — (210) 222-9181	$88	$88	$100	$100
5	***Marriott Rivercenter Hotel** 101 Bowie Street — (210) 223-1000	$127	$139	$150	$150
6	***Menger Hotel** 204 Alamo Plaza — (800) 345-9285	$99	$109	$119	$129
	Travelodge Hotel on the River 100 Villita Street — (210) 226-2271	$78	$78	$78	$78

* At press time the hotels indicated with asterisks were sold out. However, hotels often receive cancellations in the days preceding the convention, and it is possible that the hotel will place names on a waiting list to be contacted if vacancies occur.

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VOLUME XXV APRIL 1994 NUMBER 4

EXECUTIVE DIRECTOR HONORED FOR SERVICE

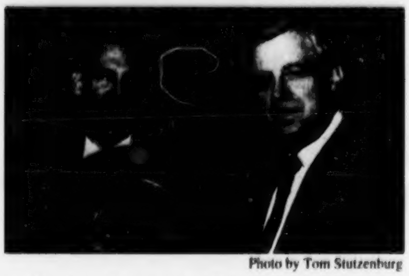

Photo by Tom Stutzenburg

During this year's TJCTA convention in San Antonio, Charles Burnside was recognized for 20 years of service as "the only executive director the association has ever had."

TJCTA State President Brian Dille, above, left, presented a plaque to Mr. Burnside, "in sincere appreciation for 20 years of service in behalf of faculty in Texas two-year colleges, for steadfast dedication to faculty rights, inspired leadership for the cause of academic freedom, advocacy before the Texas Legislature in behalf of higher education, and unwavering commitment to academic excellence."

Mr. Burnside was also given a scrapbook containing congratulatory letters from state officials, college presidents and chancellors, TJCTA past presidents and current officers, and other professional colleagues and friends.

Gov. Ann Richards commended Mr. Burnside for his "professionalism and commitment to excellence" and joined in looking forward to his "continued leadership, expertise, and insight." Lt. Gov. Bullock congratulated Mr. Burnside for giving teachers "the voice they deserve in Austin;" House Speaker James E. "Pete" Laney commended him as "a responsive and effective advocate;" State Sen. John Montford complimented Mr. Burnside "for his contribution to higher education in Texas;" and State Rep. Wilhelmina Delco congratulated him for his "notable accomplishments in the field of higher education for the State of Texas."

Mr. Burnside was appointed executive secretary Sept. 1, 1973, and the title was changed to executive director in 1992. ☆

BUDGET PROCESS BEGINS FOR NEXT BIENNIUM

With the 1996 fiscal year still more than two years away, legislators already have begun warning state agencies to be prepared for significant budget shortfalls. In a letter to all state agency heads, the members of the Legislative Budget Board explained the situation state government will face in the coming biennium. "We can be assured that revenues for the 1996-97 budget period will be insufficient to fund the expected demand for state services," they wrote.

Gov. Ann Richards described the priorities of state leaders who will consider agency budget requests. "In writing the upcoming budget, we will carefully scrutinize the public benefit of every dollar agencies spend. The decisions we must make go far beyond where we can eliminate waste. We may have to downsize agencies, reduce responsibilities and eliminate services. These decisions will not be pleasant, but may be unavoidable."

Both the Legislative Budget Board and the Governor's Office instructed agency leaders not to request budget increases except in the following circumstances:

- funds are necessary to comply with court mandates or settlements,
- expenditures are required by federal mandate,
- expenditures are required by the Texas Constitution, or
- in an emergency.

The LBB explained that "public school enrollment, public school financing including facility funding, operating the massive expansion of state prisons and jails, and federal mandates regarding health and human services will top the demands of the 1996-97 budget." With so much of the budget controlled by the courts and federal mandates, and a public sentiment strongly against tax increases, the legislature will find it impossible to write a balanced budget without severely reducing appropriations for discretionary budget items. Writing to agency leaders, LBB members stated, "You will be responsible for recommending to the Legislature in your appropriations request how you will operate your agency at your current appropriations amount. You must identify programs in your agency which can be cut back or eliminated to live within the revenue constraints. The Legislative Budget Board staff has been directed to prepare a balanced budget for the next biennium. This must be accomplished with no state tax increases or new taxes during the 1995-97 Regular Session."

These warnings of limited state resources come at a time when the Texas Higher Education Coordinating Board is urging the state to increase significantly funding for public higher education. In keeping with the *Master Plan for Higher Education in Texas*, the Coordinating Board has said the state should raise the per-student funding level to that of the national average by 1996. The U.S. Department of Education reported that the per-student expenditure in Texas in 1990-91 was $8,929. That same year the national average was $11,731, while the average among the ten most populous states was $12,581.

Included among the goals of the master plan is the aim that the state "close the higher education funding gap between Texas and other states by achieving the national average by 1995 and being on a par with the 10 most populous states by the year 2000." The Coordinating Board reports that its funding formula recommendations would achieve that goal by 1996.

Allocation of state dollars to institutions of higher education in Texas is based on a funding formula adopted by the Coordinating Board. The formulas and definitions of institutional cost are the result of a year-long review process that involves more than 70 institutional administrators, faculty, students, and lay persons who make recommendations to the Commissioner of Higher Education, Kenneth H. Ashworth. The Commissioner then makes recommendations to the Texas Higher Education Coordinating Board. These formulas and definitions were officially adopted by the Coordinating Board at its quarterly meeting in January of this year. ☆

PRESIDENT'S MESSAGE

It has been another banner year for TJCTA. For the fifth consecutive year, TJCTA has reached a new record membership! As of April 18, a record 6,582 have joined the Association, topping last year's record membership by over 250. A number of people deserve to share the credit for this accomplishment. Special thanks go to Patsy Goss, chair of the Membership Committee for 1993-94. Patsy did an excellent job inspiring the campus representatives at a very productive workshop last August. Thank you to all of the campus representatives who worked so diligently at your institutions to increase membership. Eighteen campuses reached new all-time membership highs. Marilyn Lancaster, last year's state president, also deserves special mention. The excellent job she performed representing community, junior, and technical colleges before the Legislature and other state agencies proved to be an excellent recruiting tool. Thanks, Marilyn!

The Conference for Faculty Leaders last October was also a success, attracting a record 161 registrants who heard presentations by Senator John Montford, Kenneth H. Ashworth, Commissioner of Higher Education, and others. Thank you to Professional Development Committee Chair Cindy SoRelle and all committee members for the hard work and the excellent conference.

The 1994 state convention in San Antonio was a tremendous success. With more than 3,600 registrants, the convention featured two general sessions and over 100 section meetings. At the Thursday evening general session and banquet, the Association honored Charles Burnside for 20 years of distinguished service. Humorist Bob Murphey was the featured speaker Thursday evening. Lieutenant Governor Bob Bullock was the keynote speaker at the Second General Session Friday afternoon, where he was presented with the "Outstanding Legislator" award for his record of consistent support for community, junior, and technical colleges. Thanks go to Convention Committee Chair Sue Blair, Social Subcommittee Chair Jo-Carol Fabianke, and Registration Subcommittee Chair Susan L. Sutton for their hard work and contributions in making the 47th annual TJCTA convention a success.

The Task Force on Long-Range Planning, chaired by Larry Bell, accomplished some important work for the Association. The Task Force submitted two plans to the Executive Committee—a "Plan for Operation of TJCTA State Office in Absence of Executive Director" and a "Plan for Hiring a New Executive Director." As a result of their work, TJCTA is better prepared for the future and the necessary transition to a new executive director when Charles Burnside rides off into the "retirement sunset." A special thanks goes to that distinguished committee of former TJCTA presidents for their excellent work.

A new service is now available to all TJCTA members for the low annual membership fee of $29.95. The Membership Services Committee, chaired by Doris Patrick, recommended a new program from Quest International, an organization offering sizable discounts off the "rack rate" for hotel accommodations. This service was approved by the Executive Committee in December. For additional information, see the Quest insert in this issue of the *Messenger.*

The first dues increase since 1984 was approved at the San Antonio convention. An amendment to the TJCTA Bylaws providing for a $10 increase in all categories of individual membership beginning in September 1994 was approved by the membership in a voice vote. This increase is necessary to preserve the financial stability of the Association and assure its continued independence.

While accomplishments for this year abound, TJCTA members continue to face a challenging political scene. With the Legislature convening in January 1995, we have a responsibility to do everything we can—as individuals, as faculty organizations, and as institutions—to convey to our state representatives and senators the important role we play in educating the majority of freshmen and sophomore students in the state. Numerous interests will be battling over an increasingly scarce resource—state funding. Let us begin now by showing our local legislators the job that we do, and do so well.

In closing, I want to thank all the remaining committee chairs for their diligent work: Larry Berthelsen, Legislative Committee; Bill Rutherford, Election Committee; Dick Lancaster, Publications Committee; Steve Dutton, Nominating Committee; Ellen Brennan, Resolutions Committee; and Jim Riley, Auditing Committee. Thank yous also go to the 1993-94 Executive Committee members for their dedication and support during the past year: Marilyn Lancaster, Scott Nelson, Patricia Smith, Glenda Easter, and Anna Holston. Newcomer Patsy Goss joined the committee as state treasurer. The Association will be in very capable hands in 1994-95 under the leadership of Scott Nelson. A special thank you goes to Marilyn Lancaster who is leaving the Executive Committee after five years of service. She has served the Association well, particularly as an eloquent spokesperson for two year colleges during the 1993 legislative session.

Brian Dille

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1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

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TJCTA MESSENGER PARTICIPATING IN ERIC INFORMATION SYSTEM

The *TJCTA Messenger* has been selected as a contributor to the Educational Resource Information Center, or ERIC. ERIC is a national information system dedicated to the dissemination of educational research reports, practitioner-oriented materials, and other documentary sources of information that can be used to develop more effective educational methods and programs.

Brian Young, processing coordinator for the ERIC Clearinghouse for Community Colleges, said in a letter, "Our reviewers feel that [the *TJCTA Messenger*] will make a valuable addition to the ERIC collection."

The system operates through a network of 16 subject-specialized "clearinghouses," each responsible for acquiring, selecting, indexing, and abstracting materials in its area of interest. Volumes of the *Messenger* will be processed on the ERIC Clearinghouse for Community Colleges.

First established by the U.S. Office of Education in 1966, ERIC is now administered by the Office of Educational Research and Improvement, of the U.S. Department of Education. Document abstracts are published monthly in ERIC's journal, *Resources in Education*, which is distributed by the Government Printing Office on a subscription basis. Currently, about 15,000 documents are announced each year in *Resources in Education*, and full texts of most of these materials are available through ERIC. In addition, the ERIC Clearinghouses cooperate in the production of a comprehensive index to educational journals, *Current Index to Journals in Education*. This monthly publication indexes more than 750 journals.

The ERIC database is used by more than 400 database search services operated by education agencies, colleges, and commercial firms. The database contains more than 620,000 citations to documents and journal articles.

Participation in the ERIC system will increase awareness of the Association's work, and make the *Messenger* more useful. ☆

Plan to Attend

15th Annual

TJCTA

Conference

for

Faculty

Leaders

Austin October 7-8, 1994

COMMON COURSE NUMBERING SYSTEM ADOPTED

A voluntary system to improve student transfer opportunities between Texas public institutions of higher education has been adopted by more than 100 colleges and universities statewide. The Texas Common Course Numbering System (TCCNS) has been implemented at all the state's community and junior colleges and every public senior institution except one. Several independent colleges are also participating in the program.

R. Zack Prince, chairperson of the TCCNS board and registrar and dean of admissions at the University of Texas at Arlington, said in a letter to Kenneth H. Ashworth, Commissioner of Higher Education, "This voluntary system is designed to facilitate a smooth transition from one college to the next by assisting students in identifying which course(s) at one college will meet specific course requirements at another college and by assisting college personnel in identifying courses with comparable content."

The Coordinating Board lists the appropriate common course number in its *Community College General Academic Course Guide Manual*. Also, the Coordinating Board reported that the TCCNS has produced three publications to publicize and implement the program. A brochure for students provides information about the common course numbering system; the *Texas Common Course Numbering System Directory* provides campus contacts for each participating institution; and the System-Wide Course Matrix identifies common courses offered at participating institutions.

Responding to the TCCNS report, Commissioner Ashworth wrote, "The results and speed with which this has been accomplished has been extraordinary. The size and scope of this effort will be impressive to everyone involved with higher education in Texas."

The goal of improving student transfer has been a priority for Texas two-year colleges for some time. In addition to saving students considerable time and money, the common course numbering system will save the state valuable resources, as it prevents unnecessary duplication of services.

To facilitate transfer of student course work, all public institutions are required to include dispute resolution guidelines in their catalogs. The Coordinating Board reports that if a student is required by a university to retake a course unnecessarily, its rules "require that state funding for credit hours in the repeated course be deducted from the institutions's state appropriations. If courses offered by a community college are repeatedly denied for transfer because the quality is poor, then state funding for those credit courses will be deducted from that institution's state appropriation." The Commissioner of Higher Education has authority to settle disputed cases.

The Coordinating Board sponsors model transfer programs to test ways to improve academic advising, referral, student follow-up, and financial aid counseling. Such programs include the B.E.S.T. project involving Blinn College, Texas A&M University, and Sam Houston State University; and the South Texas Transfer Project, including Southwest Texas Junior College, Texas A&M University at Kingsville, Southwest Texas State University, the University of Texas at San Antonio, and Sul Ross State University. ☆

TJCTA MEMBERSHIP SETS RECORD FOR FIFTH STRAIGHT YEAR

For the fifth consecutive year, membership in the Texas Junior College Teachers Association has passed the 6,000-mark. In each year, the organization has set an all-time record total membership. This year almost 6,600 educators—from every community, junior, and technical college in the state—have enrolled as TJCTA members.

State membership chairperson Patsy W. Goss, of San Jacinto College–Central Campus, expressed pleasure with the successful membership campaign. The excellent response to this year's membership drive was especially gratifying to Mrs. Goss. "The campus representatives share much of the credit for the success TJCTA has enjoyed," Mrs. Goss said. "They sent reminders and made personal contacts to be certain every potential member received an invitation to join TJCTA. The dedication of the campus representatives to the organization makes TJCTA a more effective advocate for faculty across this state," she said.

The largest increase this year came at Weatherford College, where membership increased from 55 to 76, a gain of 28 members—and a 51 percent increase. Carol A. Eppright is campus representative at Weatherford College.

A significant membership increase was also reported at San Antonio College, where Ellen H. Brennan is campus representative. Ms. Brennan reported an enrollment gain on that campus of 26 members over the preceding year.

Eastfield College, where David Preston and Diane Martin led the membership effort, posted an enrollment increase of 25 members over the preceding year.

The TJCTA statewide membership total for 1993-94 is 6,582, compared with 6,322 the preceding year. ☆

Tran's Story—*and Ours*

SCOTT NELSON
KINGWOOD COLLEGE

> "
> ***Most disturbing, Tran's prose paid little attention to tense. He was time travelling mightily within each sentence, as if in metaphysical rebellion.***
> "

Nothing about him was particularly noteworthy when he walked into class.

He was, and is, a slender young man, apparently in his twenties, eagerly deposited upon American shores from Vietnam—but certainly not unique to a Houston area community college.

Spotting his surname on the roll, I approached it with mild embarrassment. It takes courage and adenoidal dexterity for a Texan to form an Asian array of vowels and consonants. Oh, it's tempting to forge ahead, trying to seem sophisticated, but most of us end up savagely assaulting the ears with silly honking noises.

Hence my relief when his *first* name proved a cinch: "Tran" (not his real name).

During my government class his large head would lurch upwards, soaring high above the others. So he attracted one's attention, perched unnaturally amidst the assembled congregation of forty-or-so, as he tried modestly to evade notice. His face always wore an eager expression, but the ostrich-like pose made it obviously impossible for him to take notes.

Perhaps perversely, I looked forward to the odd spectacle: Tran's ostrich head jutting skyward from the mass of Jasons, Stephanies, Brians, Jennifers, and Bubbas hunkered over their notebooks.

Due to an accent thick with native experience, conversation was difficult. To complicate matters, I adopted the idiotic habit of SHOUTING at people schooled in foreign tongues. More than once I detected him thinking, "Why is this weird man SHOUTING at me? I am not hard of hearing!"

Tran and I rapidly adopted a ritual of salutation. He would spot me in the hall, blurting something that sounded like: "WILSON!" while pointing his finger in my direction. Then: "HA!, HA!, HA!, HA!!" he would add, his head rolling back in mock hilarity.

It was a puzzle. First, while I may be many things, I am not, nor have I ever been, a "Wilson." Furthermore, there was no discernible cause for merriment.

Well, the name was doubtlessly a mispronunciation. As for the laugh, his fellow students had apparently coached him. The key to success, it seemed, was to chuckle heartily at the instructor's jokes (a charge I further deny, but it may be like chicken soup for a cold: *couldn't hurt*).

Whatever the reason, I began to respond, "TRAN!" like a swaggering toddler announcing his first syllable.

Sure, we drew some attention but, you had to figure, most of us have been called worse things than "Wilson."

The Problem

In teaching, there is always a day of reckoning. Tran's first examination was, to be blunt, pitiful. His written work, while showing promise, displayed sparse conformity to subject-verb agreement and proper syntax—the sort of infractions that drive people with diplomas wild with consternation. Most disturbing, Tran's prose paid little attention to *tense*. He was time-traveling mightily within each sentence, as if in metaphysical rebellion.

So, with a heavy heart, I marked it up, scrawled an "F" and scribbled terse, red instructions **recommending strongly** that he visit our tutoring center for help in English.

Passing out the papers, I saw him droop his ostrich head for the first time. Would he simply disappear?

Later, Tran poked his head into the office. "WILSON!! HA! HA! HA! HA!"

"TRAN!" I bellowed happily.

As noted earlier, conversation was not easy. When he dutifully came in for a conference, I ended up shouting absurdly, "TRAN!, YOU GOTTA DO BETTER. YOU'RE GONNA HAVE TO IMPROVE—OR YOU WON'T MAKE IT." Or similar pearls of pedagogical wisdom.

But a quiet voice—the soft muse of our profession—whispered *not* to suggest, as I have many times, that he simply drop the course and try again later.

Because Tran had the fire in his belly.

For my inspection, he peeled off lecture notes he had copied from a classmate. The pages were soiled and wrinkled from repeated fingering. We jointly perused his assigned books, which ranged from Machiavelli's *The Prince* (penned around 1510) to a modern text on Texas Government.

But things didn't look good.

There was the language dilemma, of course, but a cultural chasm also yawned between us. My job was to explain the logic of a political system in which, among other peculiarities, the Railroad Commission has almost nothing to do with railroads, the Commissioners' Court is not *really* a court, and the County Judge, in all likelihood, does *no* judging. Politicians must accept money to get themselves elected, you see, then we are shocked—shocked!!—when they get into trouble.

In thinking about it, Tran probably associated "government" with the killing fields of his native soil. Perhaps he saw me as a sadistic propaganda minister controlling his mind and fate: a Thought Policeman. I hoped not.

It's hard to imagine his impressions. One day, Tran's eyes surveyed the walls of my office, which are decorated with a tacky assortment of maps and artifacts. He spotted something on my desk—a paperweight of sorts. Well, it's a stuffed frog…playing a wooden saxophone. (The frog guards The Pile, my unique filing system.)

A trace of fear touched his eyes.

"Uh, it's a...frog," I said sheepishly, not shouting for once. "He's playing a saxophone," I added, trying to help.

In a moment of reflective silence, he pondered matters.

Now Tran didn't come across as a frog-hugging *vigilante* of our fragile eco-system, but you can never tell these days.

"IT WAS A GIFT!" I shouted abruptly.

There. That should clarify the situation.

"Oh," he said, thinking for a moment. "HA! HA! HA! HA!"

The Epiphany

To say that Tran made progress is like saying Houston weather is a tad humid. Not only did the writing make steady gains, his comprehension of the entire subject inched forward as well. He still had serious problems, but things were looking up.

On the other hand, pride in Tran's achievements was tempered by dark and cynical thoughts. Was he *cheating?* I resolved, reluctantly, to watch him more closely.

Such games of cat and mouse are the stuff of early retirement.

Tran added to my suspicions when he made me an offer. You see, he worked at an establishment called Big Bob's Liquor Store Number Two (which is not its real name; the real name is even *more* ridiculous), repeatedly inviting me to patronize the place.

"YOU COME IN! I BUY! HA! HA! HA! HA!" he would say.

Indeed, I was tempted to drop by Big Bob's Liquor Store Number Two, but only to visit, being curious about his personal life, which remained a mystery. Tran didn't talk about himself. He never offered excuses, though he probably had some good ones. He obviously didn't have much money, sporting the same clothes most of the time—a clean, faded uniform of daily life.

When someone wears the same clothes every day, that person is either (1) an eccentric faculty member making a fashion statement, (2) broke, or (3) both.

Well, Tran was not making a fashion statement. At any rate, he would probably have interesting stories to tell. How did he escape Southeast Asia to find his way to Southeast Texas?

But I didn't visit his workplace while he was in class, frankly because I never got around to it. I also had comical flashes of paranoia—cold-sweat headlines which screamed: "*FACULTY LEADER SELLS OUT FOR SIX-PACK!!*" ... "*GRAND JURY PROBES VETERAN INSTRUCTOR IN MASSIVE BOOZEGATE SCANDAL!!*" ...etc.

You get the idea. Not wanting to end up sobbing pathetically on "Geraldo" or "Oprah," I kept our relationship strictly professional.

Then, one morning . . .

Coming in to work early, I spotted him sitting on the steps, apparently waiting for the library to open. He didn't know I was directly behind him, standing silently in the heavy fog.

There was Tran, hunched bow-like on the concrete, poring intently over his textbook.

Was there a test today, or tomorrow, or even *soon?* No!

My first reaction was anger—anger at myself for doubting Tran's integrity and, regrettably, anger at the perennial pack of students who complain about any task more demanding than TV without remote control. Watching Tran's arched spine in the dim light was invigorating, however. It was a sign of hope.

I left him to his studying.

Sure enough, Tran's improvement began to snowball. Barely passing the first semester, he enthusiastically enrolled in the next installment, this time passing with a wide margin of safety.

All too typically, I had never complimented him to his face. Oh, I had scrawled positive notes on his work, we barked our salutation at each other, and he invited me to Big Bob's now and then. But the weeks flew by, as they tend to do.

After the final, Tran poked his head into the office, wanting to know, as always, how he did. I showed him the exam—far from perfect, but (as we have learned to say) *not bad.*

"TRAN!," I shouted, touching him on the shoulder, finally realizing he would not be in class any more. "IT'S GOOD. VERY GOOD, TRAN!"

I was startled as his eyes filled abruptly with emotion. He looked down, embarrassed. We stood there staring at the carpet for a while, a couple of too-typical American males stuck in the ragged end of the twentieth century, re-enacting our Neanderthal heritage, unable to speak or show any sign of weakness.

"SO LONG, TRAN!!" I shouted hoarsely. We shook hands.

And Godspeed, I thought.

"YOU COME IN!! I BUY!! HA! HA! HA! HA!" he said, and hustled away.

The Lesson

It is the cruel reality of our profession that the greatest successes fade from view most abruptly. However, while I am uncertain of many things, this student *will* achieve his goals, wherever he goes (last I heard, he was headed into a field of engineering).

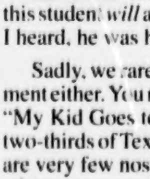
Sadly, we rarely share in their *collective* accomplishment either. You never see a bumper sticker proclaiming, "My Kid Goes to a Community College," though over two-thirds of Texas freshmen and sophomores do. There are very few nostalgic homecomings on our campuses, where teary eyed, affluent alumni sing The Old School Song after The Big Game.

Experts could have a field day with Tran. Why did he "succeed" when others all too often do not? Countless explanations could be advanced, including the usual wacky pop-theories of ethnicity and culture.

From a teacher's perspective, he "made it" because he walked through the Open Door and never gave up. It's that simple. The prize doesn't always go to the privileged—a maxim community colleges prove every day. With lousy test scores, Tran's statistical profile had "At Risk" written all over.

But somehow he knew the lesson we wish we could tattoo on the foreheads of our students at registration, because so many of them need it: KEEP TRYING. HARD WORK PAYS OFF. ☆

> **“*From a teacher's perspective, Tran “made it” because he walked through the Open Door and never gave up. It's that simple.*”**



Scott Nelson received the Bachelor of Science and Master of Science degrees from the University of North Texas, and his Ph.D. degree in political science from the University of Houston. He has been an instructor of government at Kingwood College, in the North Harris Montgomery Community College District, since 1984. On April 1 of this year, Dr. Nelson became president of the Texas Junior College Teachers Association.

Counseling Services and Advising Functions: A Case for Separate Identities

MARY FORBES
AUSTIN COMMUNITY COLLEGE

AND

JOE RODE
TARRANT COUNTY JUNIOR COLLEGE
NORTHWEST CAMPUS

[Editor's Note: Through a chance meeting and a missed opportunity to work together at the same college in 1976, the authors began a professional friendship. For years at TJCTA conventions, they have discussed counseling, the organizational structure of academic and student affairs in colleges, theories of counseling, evaluation of services, how to promote in-depth personal and career counseling for students. Their latest thoughts focus on the delivery of excellent counseling services and equally excellent academic advising services. In this article, they describe a way to assist students more effectively to succeed academically in our colleges.]

Counseling and academic advising services support the instructional missions of our community colleges by helping students achieve their academic and personal goals. *Counseling* addresses overall student development, goals, academic problems, crises, and personal and educational history. *Advising* is directed at assessing academic skills and assisting in course selection and degree planning. Both services support the requirements of the Southern Association of Colleges and Schools, but advising has taken on an increasingly important role because of the Texas Academic Skills Program (TASP).

Some colleges have responded to the demands of managing the many records the TASP requires by creating separate advising centers that use student affairs professionals other than counselors. Others assign faculty a large part of academic advising. On many campuses counseling offices have assumed the major role in academic advising. The high profile that advising receives because of the TASP has seemingly buried the question of whether counseling and advising are distinct services that are better performed separately. Are counseling services in a community college something different from academic advising services?

Counseling Function

Counseling addresses personal development and other psychological issues related to academic performance. Personal problems may hinder students' abilities to function in the classroom. Problems of a developmental nature may include such things as identity issues, depression, and anxiety derived from life situations, intimate relationships, or career goals. Counseling also offers students help in responding to the disruptive influences of more chronic problems of depression, indecisiveness, perfectionism, chemical dependency, and abuse. The symptoms of long standing personal problems can emerge under stress and interfere with academic success.

Writing in *Student Affairs Functions in Higher Education* (1988), Elizabeth Yarris says, "There is an increase in emphasis on personal counseling, and continuation of vocational counseling—now usually called career counseling." S. B. Robbins, T. M. May, and J. G. Corazzini point out in the *Journal of Counseling Psychology* (1985) that counseling staff are involved in a diversity of tasks and frequently report having to deal with more seriously disturbed clients and crisis-oriented situations. Through the services of trained college counselors, students can address personal stresses and unclear career and educational goals.

Counselors provide comprehensive diagnosis and assessment of students' attributes, personalities, and problem areas relating to academic achievement. They conduct counseling to address these issues. Besides providing individual and group counseling for students, counselors as faculty often teach credit courses in the areas of human develop-

> ***"The high profile that advising receives because of the TASP has seemingly buried the question of whether counseling and advising are distinct services that are better performed separately."***

ment or psychology; consult with faculty on student issues; and plan programs for students that assist them in their personal, educational, and career development.

The counselor's focus is to promote positive mental health, which promotes students' abilities to concentrate, manage stress, have direction in their lives, cope with crises, and generally succeed in the classroom and proceed toward their goals. This function, though educationally related, is different from the advising function.

Advising Function

Though assessment and advising have been provided for students for many years, the Texas Academic Skills Program, with its testing and mandatory course placement, requires additional "monitoring" of students until completion of TASP requirements. Academic advisors interpret assessment scores, review academic history, determine the need for remedial course work, and help students with course selection and degree planning. Advisors record and monitor students' progress in remediation and other course work. They also keep records on students' completion of the TASP test for those under the TASP mandate. Additionally, academic advisors refer students to advisors in academic departments for more specific long-range planning in particular majors. Students needing more assistance in deciding upon a major are referred to the counseling center.

For most college campuses, it is desirable to have an academic advising center that assists students in fulfilling the general education or core curriculum requirements. Campus-wide centers provide "easier access for students; continuity of contact; better trained, better-supervised personnel; student-centered focus, rather than department or content-centered focus; more accurate and timely information; more complete records and more consistent monitoring of academic progress; possibility of offering a wide range of advising services by specially trained personnel," writes D. S. Crockett in *New Directions for Student Services: Developmental Approaches to Academic Advising* (1982).

Students can use counseling services for a broader based exploration of self, goals, pressures, and the problems affecting their academic achievement. Students can use advising services for more specific examination of educational programs and course selection. Students may move from one service to the other as they progress through their educational experiences.

Staffing

The different functions provided by counseling and advising services may require different personnel. We recommend the use of professional master or doctoral level counselors for the delivery of counseling services and the use of bachelor or master level student development specialists for academic advising functions.

Counselors' education and training encompass study in human development, learning theories, personality theories, abnormal psychology, social and cultural effects on behavior, group dynamics, and career and life planning. The background of student affairs advisors is interpersonal skills training, studies in normal human development, communication theory, and management skills.

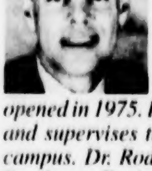
We believe it is important that all personnel in student affairs operate from a student development viewpoint. Many student affairs personnel will have counseling backgrounds, but not all will be providing professional counseling. Some student affairs professionals will work in counseling, others in academic advising, others in financial aid, student activities, or special services for diverse populations. A sensitivity to students and interpersonal communications is required for all student affairs positions. Students will benefit from all services being focused on a student development perspective.

Conclusion

It is our view that students are better served by creating separate identities for counseling services and advising functions. When academic advising is separate from counseling services, greater attention can be given to both. Professionals in each area can fully develop their services and provide clarity and accessibility to students. Students benefit when professional counselors are utilized in providing in-depth counseling, teaching, consulting, and program management, and when student advisors provide full academic advising services. It is time to refocus and use more effectively the training and education of student affairs professionals. The objective of the TASP and the mission of educational institutions is to promote students' success. Professionals in student affairs can best support these goals by differentiating their functions; utilizing their highest level of skills based on training and credentials; and providing a service system to students that is clear and well organized. ☆

> ***"When academic advising is separate from counseling services, greater attention can be given to both."***

Mary Forbes received the Bachelor of Science degree in education, English, and government from the University of Texas at Austin and the Master of Education degree in counseling from the University of Houston. She is a member of the counseling staff and faculty at Austin Community College, where she provides personal and career counseling for students and consultation with faculty on student issues. She currently is the counseling task force leader for Austin Community College's college-wide counseling organization and has previously served as president of the college's full-time faculty senate.



Joe W. Rode received the bachelor's degree in education from the University of Dallas, and his master's and doctoral degrees from the University of North Texas. He has served as director of counseling and career placement for Tarrant County Junior College–Northwest Campus since it opened in 1975. He is responsible for freshmen advising and supervises the placement testing program for the campus. Dr. Rode serves as an elected member of the Southwest Regional Council of the College Board.

Study Indicates Job Placement Rate Remains Constant

Thirty-four community and technical colleges in Texas participated in the Texas Student Information System Follow-up survey (TEX-SIS) during the 1992-93 school year. The TEX-SIS is a state-wide student and employer follow-up system operated for Texas community and technical colleges. The primary follow-up populations surveyed were academic and technical first year graduates, employers of technical graduates, non-returning students, third year graduates, and fifth year graduates.

Results of the survey were published in the latest edition of the *TEX-SIS Newsletter.* Information in this article is based on that report. Jim F. Reed is the director of TEX-SIS Student Information Systems. TEX-SIS has contracted with colleges in thirteen states to provide student follow-up information, including Michigan and Mississippi, where his company performs state-wide follow-up surveys. In Texas, TEX-SIS is currently involved in statewide employer follow-up, using Social Security number matching. Operating in Texas for the past 17 years, TEX-SIS is funded through contracts made with individual institutions which provide the company with student information for tracking purposes.

Salaries Increase, Placement Rate Remains Constant

Overall, 8,280 first year graduate survey instruments were processed with the majority of them (7,538) being technical respondents. Many of the colleges' survey data were merged with Social Security number matched data from the Texas Employment Commission files (for employment reporting) and Texas Higher Education Coordinating Board files (for pursuing additional education reporting).

The average annual salary for technical graduates working full-time was $21,636—an increase of about 4 percent from last year, when the average salary was $20,748. The chart below, right, reflects the most recent seven years of salary data by report year.

The results of the state's TEX-SIS surveys demonstrate an 82 percent placement rate for TEX-SIS community and technical colleges. This rate remains the same as last year's figure—after five consecutive years of placement rate increases, according to the TEX-SIS report.

High training relatedness rates were posted by many of the programs—especially in the allied health fields. The TEX-SIS placement rate is computed by comparing the number of graduates who are employed in the field for which they were trained with the number who are employed in a nonrelated field or are unemployed and seeking employment. In some cases, students find job opportunities as a result of their training, but in fields unrelated to their education. While these outcomes certainly reflect successful training, they are not included in the survey's placement rate figures. TEX-SIS calculates 8.3 percent of students included in the survey fall into this category, Mr. Reed said.

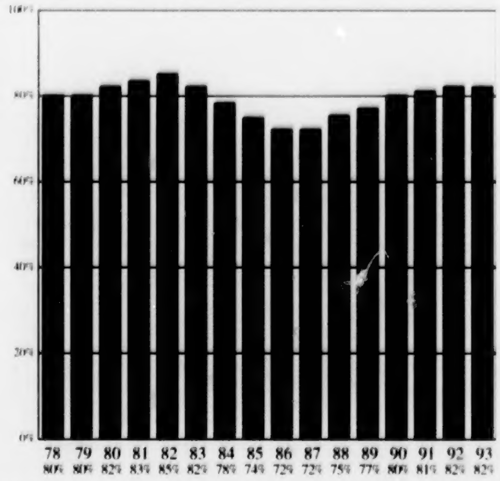
Response rates for state reporting for TEX-SIS colleges have changed considerably over the past three years: increasing from 52 percent in 1990-91 to 67 percent in 1991-92. In the 1992-93 academic year, the response rate increased to 87 percent. The ability to include Social Security number matched data increased the response rate to the survey by 20 percent from 1991-92 to 1992-93.

Many of the occupational and technical programs in the state are listed on the following page, with state TEX-SIS average annual salaries and placement rates.

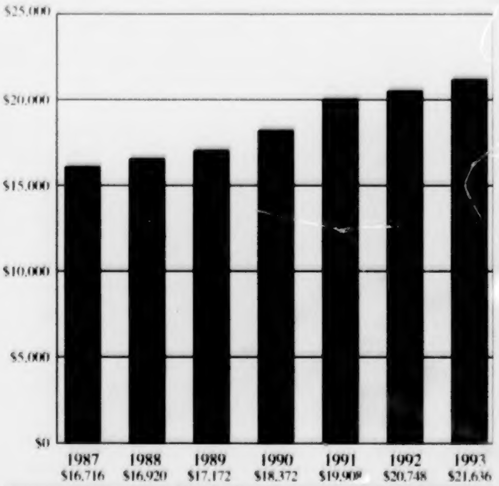
HIGHEST SALARIES

Diagnostic Medical Sonography	$33,396
Real Estate	$31,884
Instrumentation Technology	$30,852
Dental Hygiene	$29,740
Nuclear Medical Technology	$29,496
Fire Control and Safety/Fire Fighting	$29,412
Nursing, Associate Degree	$29,040
Airplane Pilot	$28,284
Civil Technology	$26,500
Court Reporting	$25,760
Electrician	$25,492
Physical Therapy Assisting	$25,324
Business Administration/Management	$25,164
Robotics Technology/Technician	$24,996
Radiologic Technology	$24,744
Respiratory Therapy Technology	$24,252
Chemical Technology	$23,836
Aircraft Mechanics	$23,580
Occupational Therapy Assisting	$23,424
Interior Design	$23,328
Industrial Equipment Maintenance/Repair	$22,884
Drafting and Design Technology	$22,836
Electromechanical Technology	$22,824
Mechanical Technology	$22,528
Electronic Technology	$22,426
Architectural Design Technology	$22,440
Heating/Air Conditioning Maint/Repair	$22,344
Laser Electro-Optic Technology	$21,960
Emergency Medical Technician	$21,816
Computer Programming	$21,444
Communications Systems Install/Repair	$20,916
Medical Laboratory Technology	$20,892
Biomedical Equipment Technology	$20,256
Banking and Finance	$19,996

SOURCE: *TEX-SIS NEWSLETTER*, VOL. 17, NO. 1



JOB PLACEMENT RATE FOR TEX-SIS community and technical colleges held constant this year at 82 percent, after five consecutive years of placement rate increases. SOURCE: *TEX-SIS NEWSLETTER*, VOL. 17, NO. 1



AVERAGE ANNUAL SALARY for technical graduates increased about 4 percent, from $20,748 last year to $21,636. The chart above represents salary data reported since 1987. SOURCE: *TEX-SIS NEWSLETTER*, VOL. 17, NO. 1

TEX-SIS STATE EMPLOYMENT DATA, 1993-94

AVERAGE ANNUAL SALARIES AND PLACEMENT RATES*

SOURCE: TEX-SIS Student Information System (used by permission)

Communications/Media Technologies		
commercial art/graphic design	$14,004	76%
graphic arts/print communications	$14,808	75%
photographic technology	$10,726	90%
radio/TV/broadcasting technology	$17,532	73%
Computer and Information Sciences		
computer programming	$21,444	63%
computer science/data processing	$15,864	65%
computer servicing technology (ft +)	$15,984	81%
computer technology	$19,428	41%
computer/console operations (ft +)	$14,772	40%
computer/data entry	$11,424	81%
data processing technology/technician	$13,752	78%
Construction Trades		
construction/building technology (ft +)	$16,380	83%
building/property maintenance	$13,884	78%
electrician	$25,992	72%
welding (ft +)	$19,188	77%
Protective Services		
fire control and safety/fire fighting (ft +)	$29,412	95%
law enforcement/criminal justice	$22,188	70%
Legal Sciences		
court reporting (ft +)	$25,760	93%
legal assisting/paralegal	$19,800	72%
legal secretarial/administrative assistant	$15,660	70%
Engineering/Eng Related Technology		
biomedical equipment technology	$20,256	97%
chemical technology	$23,836	100%
civil technology (ft +)	$26,500	100%
communication systems install/repair	$20,916	92%
drafting and design technology	$22,836	78%
electrical/electronics drafting	$19,872	100%
electromechanical technology	$22,824	93%
electronic technology	$22,426	72%
instrumentation technology	$30,852	85%
laser electro-optic technology	$21,960	90%
mechanical technology	$22,528	82%
robotics technology/technician (ft +)	$24,996	100%
Business and Management		
business administration/management	$25,164	66%
business, general	$16,644	59%
mid-management	$20,928	80%
real estate	$31,884	82%
Business (Administrative Support)		
accounting technology	$15,036	85%
banking and finance	$19,996	82%
executive secretarial/assistant	$15,972	80%
secretarial science/administrative assistant	$13,764	79%
medical secretarial	$13,356	74%
medical transcription	$11,460	88%
office supervision/management	$15,000	67%
typing/general office	$11,856	72%
Environmental Design		
architectural design technology	$22,440	64%
fashion design/illustration	$13,500	50%
interior design	$23,328	83%
Allied Health and Health Sciences		
dental assisting	$14,100	90%
dental hygiene	$29,740	97%
dental laboratory technology	$12,984	93%
diagnostic medical sonography	$33,396	100%
emergency medical technician (ft +)	$21,816	91%
medical assisting	$16,272	100%
medical laboratory technology	$20,892	96%
medical records technology	$15,972	100%
mental health/human services technician	$15,276	85%
nuclear medical technology (ft +)	$29,496	89%
nursing assisting	$ 9,732	96%
nursing, associate degree	$29,040	98%
nursing, licensed practical	$19,044	98%
occupational therapy assisting	$23,424	91%
opticianry/dispensing optician	$13,728	86%
pharmacy assisting	$17,448	89%
physical therapy assisting	$25 324	100%
radiologic technology	$24,744	98%
respiratory therapy technology	$24,252	100%
surgical technology	$16,872	93%
veterinarian assisting	$19,728	86%
Consumer/Personal Home Services		
alcohol/drug abuse counseling	$18,588	74%
child development	$13,428	92%
cosmetology	$14,520	83%
dietetic aide/assisting (ft +)	$13,080	100%
food production/management	$15,732	93%
Transportation and Materials Moving		
airplane pilot	$28,284	60%
truck and bus driving (ft +)	$17,820	88%
Mechanics and Repairers		
aircraft mechanics	$23,580	50%
automotive body repair	$14,916	81%
automotive mechanics	$18,276	89%
diesel engine mechanics (ft +)	$18,024	92%
electrical/electronic equipment repair	$19,704	65%
heating/air condition maintenance/repair	$22,344	80%
heavy equipment maintenance/repair	$15,840	100%
industrial equipment maintenance/repair	$22,884	100%
Marketing and Distribution		
fashion merchandising	$17,448	82%
food marketing	$12,756	80%
travel services marketing	$15,708	63%
Precision Production		
machine shop technology (ft +)	$20,808	90%
meatcutting	$13,932	94%
welding technology (ft +)	$19,188	77%
Agriculture and Natural Resources		
farm and ranch management (ft +)	$13,476	88%
forestry products/services	$18,876	86%
horticulture	$15,816	89%
ALL OCCUPATIONAL PROGRAMS		
all occupational programs	$21,636	
certificate (one year)	$19,080	
associate degree (two year)	$23,652	

(ft +) Indicates employment in occupation whose "average hours worked per week" calculation exceeded the standard 40 hour work week.

* Salary and placement rate data are produced from student follow-up surveys conducted by TEX-SIS community and technical colleges. The placement rate is that percentage of graduates available for employment who were employed in jobs related to their fields of training. Former students list various reasons for not being employed in related fields. In addition to being unable to find jobs, some students found better jobs in other fields, others found higher pay in other fields, while others previously worked in related fields then changed jobs. Also, as many as 30 percent of former students in some programs were employed in related fields *prior to completing their programs.*

Significant savings:

Austin to:	AT&T	MCI	SPRINT	WESTEL
Dallas	$1.64	$1.74	$1.66	$ .90
Denver	1.15	1.09	1.15	.78
Chicago	1.15	1.13	1.15	.78
Los Angeles	1.23	1.19	1.23	.84

Above costs based on a 4.2 minute call made during prime calling hours.

Premium Features:

- Six seconds billing increments
- Fiber optic sound quality
- Free calling cards
- No monthly charges
- No installation costs
- No minimums

Risk Free Trial:

- 90 day satisfaction guarantee
- Free line conversion to Westel
- Free return to previous carrier if not fully satisfied with the excellent sound quality and low rates.

Support TJCTA:

- 10% of your monthly long distance charges will be donated to TJCTA.

A benefit to you! A benefit to TJCTA! You can't lose! Enroll today, and start enjoying Westel's quality, service, and tremendous savings!

Westel TJCTA Calling Plan Application

☐ **Yes!** I select Westel, Inc. as the primary long distance carrier for the number(s) listed below, and authorize Westel to notify my local telephone company of my choice. I understand that my local telephone company may impose a small, one time fee to change my primary carrier to Westel and, if a copy of that conversion charge is sent to Westel with my first, second, or third month billing, Westel will issue credit for such charge.

Name ______________________________

Address ______________________________

City ____________________ State __________ Zip __________

Phone Number(s) ______________________________

____

Number of Calling Cards requested ______________________________

Estimated monthly long distance usage ______________________________

Social Security Number ______________________________

Employer ______________________________

Employer Phone Number ______________________________

Signed ____________________ Date __________

If a copy of the local phone company's bill indicating the conversion charge is sent to Westel within 90 days of service, Westel will issue credit for the charge. If within the initial 90 days, I'm not satisfied with the low rates and excellent sound quality, Westel will credit the phone company's fee to convert my phone to my previous carrier. For this credit, I just need to send Westel a copy of the bill indicating this charge.

Mail application to:
Westel, Inc.
P. O. Box 1985
Austin, Texas 78767–1985

Or call Westel's Association Representative at 1-800-580-5565.

THANK YOU FOR SUPPORTING TJCTA BY CHOOSING WESTEL LONG DISTANCE SERVICE.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

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Kingwood College

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Temple Junior College

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Bill J. Priest Institute

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Central Texas College

Patsy W. Goss
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Brian K. Dille
Immediate Past President
Odessa College

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(Appointments expire March 31, 1995, unless otherwise indicated.)

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Teresa K. York, Kilgore College

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David E. Preston, *Vice Chairperson*, Eastfield College

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Reba D. Blackshear, El Centro College
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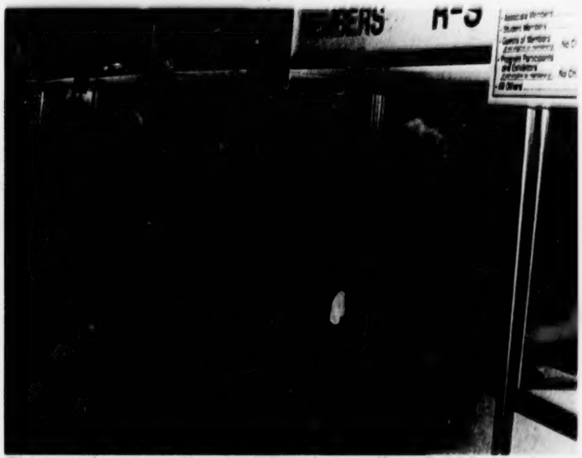
Emmeline Dodd, College of the Mainland
James B. Riley, Palo Alto College
Larry G. Shirts, North Harris College

1994 CONVENTION ATTRACTIONS

(From left to right) THE SECOND GENERAL SESSION featured an address by Lt. Gov. Bob Bullock (left), who shared memories of his days as a student at Hill College and his views on the future of Texas community, junior, and technical colleges. Humorist Bob Murphey was the featured speaker at the First General Session. Phi Theta Kappa State President Chuck Barlow, Brazosport College, spoke Friday afternoon. Brian Dille presented a clock to outgoing Immediate Past President Marilyn Lancaster for her dedicated service to TJCTA.

OFFICERS ELECTED this year were Patricia A. Smith, President-Elect; Glenda H. Easter, Vice President; Anna R. Holston, Secretary; and Patsy W. Goss, Treasurer. Presiding over the General Sessions was TJCTA State President Brian K. Dille (center). TJCTA Executive Director Charles Burnside (right) was honored by Lt. Gov. Bullock for 20 years of service.



This year's convention registered more than 3,600 members, exhibitor representatives, guests, and program participants.

About 350 members attended the banquet preceding the First General Session.

—Photos by Tom Stutzenburg—

122